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VOL. XLIX., No. 50.

The Solicitors' Journal.

LONDON, OCTOBER 14, 1905.

*** The Editor cannot undertake to return rejected contributions, and copies should be kept of all articles sent by writers who are not on the regular staff of the JOURNAL.

All letters intended for publication in the SOLICITORS' JOURNAL must be authenticated by the name of the writer.

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Current Topics.

The Leeds Meeting.

WE HEAR nothing but the warmest praise of the hospitality shown by the Leeds Law Society to their guests at the recent meeting. The free luncheons provided by the society were on a most lavish scale, and a very unusual, but very acceptable, innovation was the provision of tea and light refreshments on Tuesday and Wednesday afternoons. Altogether the Leeds Society looked after the comfort of their visitors in a manner which, it is to be hoped, will afford a precedent for subsequent provincial meetings. The number of members attending the meeting was considerable, though comparatively few South country solicitors appeared, and many faces familiar at these meetings were missed. It is to be noted also that the President was rather inadequately supported by the Council, only two members of that body being present at the reading of papers on the second day. The papers read were mostly excellent, but it cannot be said that the discussions were up to the average in interest.

The Aliens Act.

BY THE Aliens Act of last session the Home Secretary is required to make rules respecting the port immigration boards and other purposes to carry its provisions into effect. With this object he has appointed a committee consisting of representatives of the Home Office, the Customs, the Treasury and the Board of Trade, with Mr. M. D. CHALMERS as chairman. The purpose for which the Home Secretary has called together this committee suggests the question whether a permanent committee of a similar character might not be able to do useful work. Under the Judicature Acts and the County Court Acts subordinate legislative bodies, known as Rule Committees, have been created with statutory authority. As a result of their labours we have what are practically codes of civil procedure. In recent years, owing to the exigencies of party politics, an increasing amount of legislation has been left to be carried out by Government departments by means of statutory rules and orders. Acts of Parliament tend to become mere skeletons. The work of filling in the outline may be more important even than the Act itself, when once its general principle has received acceptation. The variety of subjects to be dealt with would require the permanent body, consisting perhaps of three members, to be supplemented by experts from the different departments concerned in each instance. By the employment of the same members assistance would be gained through their experience and the possession of the precedents produced by their labours. At present the appointment of Mr. M. D. CHALMERS, with his intimate acquaintance with legislative forms and procedure, secures a continuity of treatment and supplies a store of information. Almost unique knowledge, such as he possesses, is too often lost to the country when the owner is withdrawn from its service.

"Sensational Trials."

WE ARE informed by the daily press that one or two actions affecting the reputations of persons in good social positions are shortly to be tried by judge and special jury. The reports of the trials of actions like these, commonly called "sensational cases," are very acceptable to those who conduct the cheaper class of newspapers, and also to a large portion of the reading public, and it is likely enough that they are read with interest by many members of the legal profession. But we are strongly of opinion that the extent to which the trial of these cases is spun out, and the manner in which they absorb the attention of persons of every degree, are one of the evils of the present day. In the first place, they involve a serious waste of the time of the judges before whom they are tried. Much dissatisfaction is often felt at the way in which the presiding judge often deals with cases of intricacy and difficulty by forcing the parties to agree to a reference or to some settlement which is wholly inconsistent with the merits of the dispute. The excuse is freely made that there is no time to try the cases in court, and that the only remedy is to increase the number of judges. But the disappointed litigant may naturally ask, Why, then, is there time to try a sensational case occupying weeks rather than days?

and the question is one to which it is not easy to give a satisfactory answer. Those who frequent our law courts in the hope of finding some assistance in the study and appreciation of legal principles may think at first—when they see the door of one of the courts blocked by an eager crowd and the corridor obstructed by those who are anxious to hear something of the progress of the case in hand—that it may contain something of legal or general interest. But it is seldom indeed that any point of law is seriously discussed, and the dispute itself would be quite uninteresting if there was nothing in the names or rank of the parties to rouse the attention of those to whom gossip is one of the leading pleasures of existence.

Contracts in Restraint of Trade.

An inquiry has been recently made as to the extent to which contracts which bind the contractor to insert certain provisions in sub-contracts which may be made in the execution of the work required by the contract are open to objection as being in restraint of trade. It appears that the corporation of Nottingham have insisted upon the following condition as the basis of certain contracts for the execution of public works: "In all future contracts accepted by the council there shall be a stipulation that none be given to any sub-contractor who does not pay the local standard of wages, and if this stipulation is violated by any such contractor or sub-contractor during the progress of the work, they shall be debarred from entering into any competition for corporation work in the future." This stipulation may be said, popularly speaking, to be in restraint of trade, for the effect of it is undoubtedly to cramp the contractor in the execution of his contract, and to interfere with the profit which he may hope to derive from it. And it must not be forgotten that the condition must tend to prevent any workman from offering his services to the sub-contractor at wages lower than the local standard. It may be further contended that it does not clearly appear that the agreement in restraint of trade is for the protection of the lawful interests of the corporation. But whatever may be thought of the policy of such restrictions by those learned in political economy, we can find no authority to show that an agreement like that entered into by the contractor—founded, as it is, upon a valuable consideration—is prohibited by the common law. In the well-known case of *Mitchel* v. *Reynolds* (1 P. Wms. 181) Parker, C.J., in discussing voluntary restraints of trade, says that it is no reason against them that they are contrary to the liberty of the subject, for a man may by his own consent for a valuable consideration part with his liberty, as in the case of a covenant not to erect a mill upon his own lands. And having regard to the increasing reluctance of our judges to set aside agreements because they are, in their opinion, opposed to public policy, we can give little encouragement to a contractor who wishes to dispute the legality of a contract fixing the rate of wages to be paid by him under sub-contracts.

The Public Trustee Bill.

The objections to the appointment of a public trustee as the administrator of private trusts were well stated in the papers read at the Leeds meeting by Mr. Fullagar, of Bolton, and Mr. James W. Reid, of London. Mr. Fullagar emphasized the advantages which flow from the appointment of private trustees. A trusteeship, he observes, implies a confidence by the testator or settlor that he has friends who, from feelings of friendship or regard, are willing to undertake certain trouble and responsibility without any special fee or reward, and it would be an injury to the community to take away the opportunities for help and sympathy and unselfishness which private trusteeships afford. Possibly this may be characterized as a too sentimental way of stating the matter. Life will still offer opportunities for unselfishness even when officialism has done its worst, and all our concerns are regulated by Government departments. But the solid fact remains that private trusts are not the proper ground for the interference of public officials. Both Mr. Fullagar and Mr. Reid refer to the Judicial Trustees Act, 1896, as giving all the legislative assistance which is required, and it is not to be forgotten that the Act was the outcome of a report by a Select Committee. Mr. Reid states the present position of the movement for a public trustees very pointedly when he says that the Bills which have been introduced in Parliament with this object, since the Judicial Trustees Act was passed, have been brought in by a single member of the Select Committee of 1895 who presumably did not consider that sufficient attention was given to his views by the report of that committee. Under the Act of 1896 a paid trustee can be appointed, and the beneficiaries have the advantages of supervision by the court and of absolute security for the trust funds. But, as Mr. Reid points out, he is not an official personage. "He is nominated by the beneficiaries, and such nomination is confirmed by the court. In this way the people who are most concerned get the man that they prefer to act in the administration of the trust for them, and the supervising by the court (through the accountant of the court) gives the protection requisite." This system avoids the establishment of a public trustee, and in the place of an official department the work is divided between as many different judicial trustees as are required.

Custody of Trust Funds.

In the event of Parliament consenting to the establishment of a public trustee, the possible consequences of his office being a failure have to be faced. After setting up offices throughout the kingdom and appointing a numerous staff of skilled men, the pecuniary situation will become difficult. Mr. Reid points out that one of three things must happen: either the offices will have to be abolished and the salaried officials compensated; or the Treasury will have to go on year after year facing a loss—in other words, the general taxpayer will be mulcted; or the system will have to be made compulsory to bring work and the consequent fees into the Public Trustee Department. The Bill of last session, as originally introduced, foresaw this and provided for the establishment of a public trustee as an experiment only. But this qualification was struck out in committee, and, but for the opposition successfully made to the Bill at the last moment, we should now—unless, indeed, the House of Lords had interfered—have had the obnoxious department permanently established. Mr. Reid suggests that, having regard to the manner in which Parliament exercises its functions, it is quite possible that a Public Trustee Bill may yet be slipped through, but we doubt whether there will again be the apathy in the earlier stages which was displayed last session. In the discussion which followed Mr. Fullagar's paper, Mr. Middleton made a bold protest against a Public Trustee Bill in any shape or form, but, while his view deserves sympathy, we imagine that the matter has gone too far for this uncompromising attitude. If a public trustee is wanted as a custodian for trust funds, to this extent the office might be admitted. Mr. Fullagar, in his paper, doubted whether a public trustee, even as a mere custodian of property, was really required, and his doubt is, we expect, shared by a good many. But the only solid ground upon which the movement for a public trustee rests is the occasional insecurity of trust funds, and by increasing the facilities for safety any legitimate demand for state intervention can be satisfied. But that is as far as concession can go, and this view was prominently urged by Mr. Barker in his presidential address. Administration of the trust must remain in the hands of the trustees who have been appointed by the testator or settlor. Government officials cannot discharge the difficult and delicate duties of trustees.

Solicitors' Accounts.

The re-introduction of book-keeping as one of the subjects at the Law Society's examinations is responsible, to some extent at least, for the revival at the Leeds meeting of the vexed question of separate accounts. Mr. William Godden, in his paper on "Clients' Moneys," repeats the view which he strongly advocated at the Weymouth meeting in 1900, that separate accounts for the solicitor's own moneys and for clients' moneys are essential for the satisfactory conduct of business. "The plan," he said at Weymouth, "has been in operation in many and in large and leading businesses for many years, and the solicitors who use it say that the comfort and assurance it gives cannot be exaggerated"; and he now puts the matter more concretely by quoting the observation of a friend, the head of a London firm of solicitors of very old standing and the highest repute, that he had for thirty years kept

all clients' moneys to a separate banking account, and that he could not have slept easy a single night if he had not done so. The great argument in favour of the system of separate accounts is that it automatically, and with mathematical certainty, distinguishes between the solicitor's and the clients' moneys, and makes it impossible for the solicitor to draw upon the latter without having the fact brought to his notice. Mr. BARKER took the same side in the remarks on solicitors' accounts in his presidential address, when he urged the importance of transferring to separate accounts all principal moneys held for clients which could not be either applied for the specific purpose—as an investment on mortgage—for which they were deposited, or paid over to the clients. On the other hand, the same object can, it is argued, be adequately attained by the proper keeping of the solicitor's own books, and Mr. J. W. BUDD in his paper on "Solicitors and Accounts" altogether denies that a solicitor can "drift into making use of a client's money," or that there can be such a thing as "inadvertent misappropriation." "Before a solicitor," he says, "draws any money from his business account it is his duty to satisfy himself that he is drawing on his own money and on money of his own not required for carrying on his business; and if accounts are regularly and properly kept this is a matter upon which he can have no difficulty." Certainly this is so, but the proposition rests upon the hypothesis that the accounts are properly kept, and it also overlooks the fact that it is a much stronger thing to draw for the solicitor's own purposes a cheque on the separate account for clients' moneys than to draw upon the general account, even though the effect may be the same. And while under proper management the single banking account system is perfectly safe for clients, yet some concession will probably have to be made to public opinion, and the general adoption of the separate account system will give the public a guarantee which is otherwise lacking. The books may be properly kept under the single account system, and the solicitor's drawings may be, and usually are, perfectly proper; but if a rule of the profession insists on separate accounts, the chance of misappropriation will be minimized.

A Point of Registration Law.

AT the Revision Courts, lately being held all over the country, a question of much interest to Nonconformist ministers has been raised in several cases. As is well known, a person cannot in general get on to the register of voters as the inhabitant occupier of a dwelling-house unless he has occupied that house for a complete twelve months up to the 15th of July previous. Successive occupation of different houses within the same constituency has the same effect as the occupation of one house. But a change during the twelve months from one constituency to another disfranchises. There is, however, an exception to this in the case of a person who acquires his occupation within the qualifying period "by descent, succession, marriage, marriage settlement, devise, or promotion to any benefice or a church, or by promotion to any office." Now in the Wesleyan Church it appears to be the custom for ministers to be frequently moved from church to church, and it seems to be a rule that no minister shall continue for more than three years to be the minister of any particular church. The time of the year in which these changes are made is usually September; and it will at once be seen that if a minister is moved every third year into a fresh constituency, he can only get on the register once in three years, unless he is saved by the fact that he occupies his manse by reason of "promotion to any office." Whether he does occupy by promotion to an office is the question which has been put to many revising barristers and answered in different ways. The High Court has never yet had the opportunity of dealing with the question in a satisfactory way, although in *Williams* v. *Blakeley* (88 L. T. 532) it was decided that the court could not assume that the appointment of a person as a Wesleyan minister was "promotion to an office." Now, "office" clearly must mean something less wide than "post," or "situation," or "appointment." It probably means some position to which duties are attached by law and not merely by contract. Hence, the appointment of a person as minister of a chapel cannot of itself be said to be a promotion to an office. Of course the facts may not be the same in all these cases of Wesleyan ministers, but it may be taken that in most of them the church and manse are vested in trustees, in trust, as to the manse, to allow the person appointed minister by the conference to live therein. The church is usually registered as a place for the solemnization of marriages; and when this is so, the minister, as an incident of his appointment, becomes an "authorized person" within the meaning of the Marriage Act, 1898, with the power of solemnizing marriages without the presence of a registrar. As such person, certain duties are thrown upon him by the Act, and neglect of such duties makes him liable to heavy penalties. If, therefore, by virtue of his appointment as minister of the church, he has a right under the trust to the occupation of the manse, and also, by virtue of such appointment, he becomes an authorized person under the Act mentioned, it is submitted that he occupies the qualifying premises (that is, the manse) by promotion to an office. The Act constitutes him an officer for the performance of important duties; those duties are an incident of his appointment as minister, and therefore he holds an "office." The question is, however, by no means free from doubt, and it is to be hoped that it may soon be brought before the High Court in a shape which will enable a guiding decision to be given. It is certainly a great hardship that a body of educated and estimable men should be practically barred from exercising the franchise, as Wesleyan ministers are under the prevailing view of the law.

The Cost of Sea Defences.

MUCH ALARM has been recently excited in Suffolk and other counties of England by the steady progress of the sea in wearing away large portions of the cliffs and other exposed tracts of the sea-coast. The nature of the defences rendered necessary by these encroachments has been discussed, and having regard to the heavy expenses which will be incurred by the proprietors of the land immediately affected by these encroachments if the burden of providing these defences is laid upon them, it has been suggested that the amount required shall be raised by imperial taxation instead of a local rate. It is certainly remarkable that in the United Kingdom—a territory peculiarly liable to the encroachments of the sea—no law has ever been contemplated like that in force in Holland, under which the state makes itself responsible for the measures required for pushing back the sea. In Holland this important task is committed to a public department carried on under an independent Minister of the Crown, and their success in repelling the ocean has been such that the land reclaimed by them has been sold to the agricultural classes at a price bearing a large proportion to the expense incurred in reclaiming it. It may be said that there is little ground for anticipating any such result in England, owing to the serious decline in the profits of agriculture and the lack of enterprize in most of our rural districts. But we believe that the pastoral lands of England still maintain their value, and in any case the labour of fortifying our coasts against this insidious enemy seems as much the province of our government as the construction of harbours and fortifications for the purpose of resisting the attacks of a foreign power.

The Right to Reject Goods not in Conformity with Contract.

THE Sale of Goods Act, 1893, in providing that where goods are not in conformity with the contract the buyer must exercise the right of rejecting them within a reasonable time, cannot be considered to have introduced a new rule of law, for this doctrine is to be found in decisions more than a century old. It seems strange, therefore, when the principles of the law of the contract of sale are well settled, that we should find a case in the recent reports in which an attempt was made to escape from the operation of the rule. In *Hyslop* v. *Shirland*, decided by the Second Division of the Court of Session on the 29th of June, the plaintiff had purchased from the defendant two pictures, one of which was asserted to be by JOHN PHILIP and the other by GAINSBOROUGH. There was contradictory evidence as to the existence of any warranty, but there could be no doubt of the facts, first, that the pictures had not been painted by the eminent artists above mentioned, and, secondly, that the plaintiff, who sought to recover back the price which he had paid for the pictures, brought his action eighteen months after he had purchased them. No

new facts had come to his knowledge between the date of the purchase and the bringing of the action; we can only suppose that it took him eighteen months to fully consider the nature of that which he had already purchased. In these circumstances we cannot be surprised that the Scottish court came to the conclusion that, whether the warranty did or did not exist, the rejection of the pictures was not made within a reasonable time, and we have little doubt that the decision will be approved by the English courts.

The Uncertainty of the Law.

WE HAD recently the opportunity of conversing with a well-known member of the medical profession who had frequently been called to give scientific evidence in actions on policies of life insurance and for compensation for injuries from negligence. While speaking with the utmost respect of the law and those concerned in its administration, he gave it as his deliberate opinion that it had seldom or never happened in any case decided in open court with which he had been familiar that the decision was according to justice, or in other words according to the real truth of the matter in debate. He believed, on the other hand, that in the large majority of cases referred to arbitration, and more especially when the arbitrator was an experienced member of the legal profession, the decision was right. In answer to the observation that this result could only be obtained by a long and expensive inquiry which could not easily be carried out in a court of justice, he replied that in some of the longest trials before judge and jury within his recollection the jury were either unable to agree upon a verdict or gave one contrary to the weight of the evidence. Of the trial of cases by a judge without a jury he had little or no experience, but while of opinion that a jury was a wholly unsatisfactory tribunal to deal with difficult and intricate questions of fact, he was also disposed to think that the judge himself was prejudicially affected by their presence and by arguments adapted to their sympathies and intelligence, which, of course, would not have been addressed to him if he had been sitting alone.

The Attack on Mr. Joseph Addison.

MR. JOSEPH ADDISON'S many friends will rejoice to hear that he has practically recovered from the ferocious assault of the Swiss bandit chronicled elsewhere, and was expected to return to London on Friday (yesterday). The occurrence will not conduce to the popularity of Switzerland as a health resort; and we hope that the bandit, who, we are glad to learn, has been arrested, will receive exemplary punishment.

The President's Address.

THE address delivered by Mr. CHARLES MYLNE BARKER at the Leeds meeting was concerned mainly with the two important topics of compulsory registration of title and the institution of a public trustee. Legal education, which has figured largely in recent presidential addresses, has for the moment lost its special interest by the collapse of the movement for the establishment of a school of law. A year ago the prospect looked so bright—such progress had been made with the scheme and difficulties had so far been overcome—that the late president was tempted into speaking of it as almost an accomplished fact. But he relied too much upon the enlightenment and sympathy of the Inns of Court, and when it was found at length that these were not unanimous in supporting the scheme, it had to be abandoned. No project of this important character, says Mr. BARKER, will ever be successfully launched unless all concerned mutually concede and unitedly "put their shoulders to the wheel." At the same time he sees an advantage in the temporary withdrawal of the scheme. It will be remembered that, in order to smooth over difficulties, the Council of the Law Society had been content to agree to the society having upon the governing body of the School of Law only one-half of the representation of the bar. But now that the object of this concession has failed, Mr. BARKER is of opinion that, on any revival of the scheme the claim for equal representation should be pressed. He doubts the success of any project under which the Law Society should be content to take a "back seat" and see the bar in a paramount position. "To do this," he says, "would inevitably be to leave an open door for dissension and trouble," and he adds: "We are as much interested in the great work as the Inns of Court can be, and if the matter is properly handled we shall bring in a great body of students and a considerable revenue too." However, all this stands over for the present. Meanwhile the society have to carry on the work of educating their own students, and it is satisfactory to find Mr. BARKER raising a protest against the modern craze for teaching by correspondence. "If real good," he says, "is to result, the teacher must be in touch with the student—the personal influence of the teacher is everything. The teaching of law by means of correspondence, though I am told it is better than no teaching at all, can tend to no real advantage, and I personally should wish to see it entirely discarded."

But if legal education is not for the moment to the front, this cannot be said of compulsory registration. This, as Mr. BARKER observes, is a burning question, and he does not hesitate to speak upon it with commendable plainness and directness. The first point he makes is that there was, and is, absolutely no public demand for the system. None of the classes who are interested in land—landowners, house property owners, builders, building societies—gave any indication that the system was desired. The great real property lawyers of the latter part of the nineteenth century saw that the true path of reform lay in simplifying the existing system of conveyancing, and this was done with wonderful success in the Conveyancing Acts and the Settled Land Acts. These, observes Mr. BARKER, were well-considered measures proceeding upon statesmanlike lines, conceived in no spirit of hostility to solicitors. And it was not that compulsory registration of title had not been thoroughly considered. Lord SELBORNE and Lord CAIRNS turned away from compulsion because the system in its voluntary form had been a failure, and they realized that it would be a monstrous injustice to use compulsion in such a matter where the system did not win approval on its merits. The reversal of this policy under the guidance of the Lord Chancellor, who, notwithstanding his eminence as a lawyer, cannot claim conversance, like his predecessors, with conveyancing, led to the Land Transfer Act of 1897, which Mr. BARKER describes as a leap in the dark, and its result as disaster. What ought now to be done is not hard to say, but it will be a different matter to secure that it shall be done. "I think there can be no doubt," says Mr. BARKER, "but that the compulsory clauses of the Act should be forthwith repealed—compulsion has been tried and has effected no good or useful purpose; and I venture to say that the only right course to pursue is that the authorities retrace their steps, bring about the repeal of the compulsory clauses of the Acts, and endeavour to make a voluntary system of registration acceptable."

As we have observed, it is easier to point out what ought to be done than to secure that it shall be done, but Mr. BARKER presses home the point, which must never be forgotten, that the Act of 1897 was passed as a tentative measure only, and that the active opposition of the Law Society and of the Associated Provincial Law Societies was withdrawn on this understanding. "If," said the *Times* in a leading article of the 5th of June, 1897, to which Mr. BARKER refers, "the Government measure passes we shall watch an interesting experiment. If the experiment fails, few are so enamoured of the principle of registration of title as to refuse to retrace their steps." Unfortunately this does not represent the present attitude of those in authority. The tentative nature of the system has been quite lost sight of, and, unless the utmost vigilance is maintained, its failure in practice will be no bar to its continuance in the present compulsory area and to its speedy extension to the country generally. Mr. BARKER is perhaps too optimistic in this respect. Although he describes the situation as one of "considerable gravity," he refuses to believe "that it can ever be seriously intended to force compulsory registration upon the whole country without the fullest and fairest investigation." But it is just such an investigation which has been hitherto refused, although considerations of practical convenience, and, we are justified in adding, of good faith, loudly call for it; and we are afraid it will not be granted unless the classes interested let

it be distinctly understood that to any extension of compulsory registration without inquiry there will be the most resolute opposition.

The observations of Mr. BARKER on the Public Trustee Bill of last session were largely concerned with the extraordinary attack made by the Solicitor-General on the profession, and he had no difficulty in shewing that that attack was entirely unjustified. Sir EDWARD CARSON must, as the President said, have been either terribly misled or must have spoken without sufficient consideration. It is needless to revive here the details of the matter, and with the treatment at the Leeds meeting of the question of the establishment of a public trustee we deal elsewhere. But it is an instance of the hostility to which solicitors are liable to be exposed in their stand against the spread of officialism. The intrusion of the system into private trusts is perhaps its most objectionable development. In land transfer it is a source of expense and of business inconvenience, but in trusts it is more, and, if admitted, it will cause endless trouble and annoyance in the conduct of private affairs.

The President concluded his well-timed address with a reference to the inferior position occupied by solicitors in regard to the honours which the law has to bestow. He observes that it would in the public interest be well if there were a readier and more frequent recognition by the state "of the valuable—nay, of the inestimable services rendered to the community by solicitors." He objects that the judicial bench of the High Court and county courts, the Colonial magistrates and stipendiary magistrates are recruited from one branch of the profession and not from amongst the whole body of practising lawyers; and he expresses the opinion that the best men should be appointed to judicial office irrespective of politics and irrespective of whether they are barristers or solicitors. But it may be suggested that the restriction of such offices to the bar—at any rate in the case of judges of the High Court—is a consequence of the position of the bar in regard to advocacy, and, speaking practically, we are not likely to see a change. The question of the appointment of solicitors to Government departments is a different matter, and, in insisting that solicitors only should be eligible, Mr. BARKER expresses an opinion which is strongly held by the branch of the profession to whom, by the nature of the work, such offices should fall.

Estates pur autre vie.

IN *Re Ashforth* (53 W. R. 328; 1905, 1 Ch. 535) a testatrix devised her real estate to trustees and their heirs upon trust to receive the rents and profits, and after paying the expenses of management and other outgoings, upon trust to divide the net rents and profits among A., B., and C. and the survivors of them in certain proportions, and after the death of the longest liver upon trust, to pay and divide the net rents and profits as soon as conveniently could be after Lady Day and Michaelmas Day in each year unto and equally amongst all such of the children, born in the testatrix's lifetime or within twenty-one years after her death, of A., B., and C. as should be living on the Lady Day or Michaelmas Day preceding such payment and division; and after the death of all such children, except one, the testatrix devised her said real estate to such surviving child and the heirs of his or her body in tail, with remainder over. C. survived A. and B., and died leaving no issue. B. also left no issue, but A. left children, who were born within due limits and survived C. FARWELL, J., held that the limitation to the survivor of the children of A. was void for remoteness. If the limitation in question was equitable, it was clearly bad under the rule against perpetuities, and in the first part of his judgment this seems to have been the view taken by the learned judge, for he says: "The case before me is really indistinguishable from *Garland* v. *Brown*" (10 L. T. 292). In *Garland* v. *Brown* all the limitations were clearly equitable. In a later part of his judgment, however, the learned judge discusses the rules governing the creation of legal contingent remainders, and says: "The present attempt [to protect contingent remainders from destruction] is made by vesting a legal estate pur autre vie in trustees and limiting the contingent remainders as a legal use," and if this was the effect of the limitations, there arose the question whether the limitation to the last surviving child, being a contingent remainder, was void for remoteness under the rule against perpetuities. This question has already been discussed in the SOLICITORS' JOURNAL (vol. 49, p. 414). But did the devise to the trustees in *Re Ashforth* give them an estate pur autre vie?

So far as the writer can find, there is no conclusive authority on the point. LITTLETON says (s. 56): "Tenant for term of life is where a man letteth lands or tenements to another for terme of the life of the lessee, or for terme of the life of another man," which seems to imply that cestui que vie must be a person living at the time of the grant. So BURTON says (Comp., s. 724) that an estate may be given "to A. for the life of B., or for the lives of B. and C., or for any number of lives mentioned in the grant."

The only express reference to the point in the old text-books which the writer has been able to discover is in the first edition of Preston's Essay on Estates, in which the author remarks (p. 408):—

> "It has been said that the person for whose life, or the persons for whose several lives, the estate is to have continuance, must be in existence at the time when the limitation is made, but on this point there is room for question. There does not appear to be any well-founded reason against a limitation which extends the estate to have continuance during the lives of persons unborn, if there are apt words to mark that period as the time of continuance.
>
> "It is not unlikely but the notion that an estate for life must be bounded in its continuance by the death of persons who are in being at the time when the estate is limited, took its rise from the case which states it to be law that a limitation to a man and his *heir* in the singular number, without the limitation of any time, is void, as to the heir to intitle him; and as to the grantee to give him any interest beyond his own life: but a limitation of this sort is not, therefore, void because the time of continuance may not be marked by the life of a person unborn, but because the heir is named to mark the continuance of the estate as an estate in fee, and the law will not countenance any estate of this sort, unless it is an intail. It does not follow, then, upon the authority of this case, that an estate for the life of a man and the life of his first-born child when he shall have one, will be void as to the life-time of that child."

The Essay on Estates was published in 1791, at which time Mr. PRESTON was only twenty-three years old, and although it was the starting-point of his success, it is not generally treated as a work of great authority. The explanation suggested in the passage above quoted certainly seems more ingenious than sound. It is far more probable that the true explanation of the doctrine which Mr. PRESTON criticizes is to be found in the simplicity of the ancient common law, which admitted only a limited number of estates in land. Mr. CHALLIS puts the matter thus (Real P., p. 49):

> "From the common law spring two primitive estates of freehold—(1) a *fee simple*, which is of inheritance, and the largest estate known to the law; and (2) an *estate for life*, that is, for the life of the tenant himself. From the fee simple, by its suffering certain modifications which the law permits to be imposed upon it, are derived *determinable fees*, *conditional fees*, and a peculiar kind of fee which may conveniently be styled a *qualified fee* or *qualified fee simple*. The nature of these modifications, and of the estates to which they give rise, will hereafter be explained. From the estate for life is derived, by its being assigned over to another person, the estate pur autre vie. But this last-mentioned estate, though it probably arose from, or was suggested by, the assignment of an estate for life, does not necessarily arise by assignment, but admits of being created *de novo* by express limitation. The above-mentioned estates are the only estates known to the common law, and are therefore the only estates held by common law tenure, and the only estates of freehold."

Mr. JOSHUA WILLIAMS also seems to consider that estates pur autre vie arose in the first instance from the assignment of ordinary estates for life. And Mr. PRESTON himself appears subsequently to have altered the opinion expressed by him in the passage above quoted from the Essay on Estates, for in his

work on Abstracts (1818) he remarks (vol. ii., p. 148, the italics are mine):

> "The common law does not seem to have adopted any other rules against remainders than that as tending to a perpetuity, (first) *all estates for life should be measured by the lives of persons* in esse; and (secondly) that every remainder should come *in esse* as a vested estate, during the particular estate, or *eo instante* in which the particular estate should determine."

A point very similar to the point under discussion was raised in *Doe* v. *Edwards* (1 M. & W. 553). There an owner in fee simple demised land to MARY EDWARDS to hold to her and her heirs "for and during the natural lives of the said MARY EDWARDS' son JOHN EDWARDS, her daughter MARTHA EDWARDS, and ALEXANDER EDWARDS' granddaughter, and the life of the survivor of them." ALEXANDER EDWARDS was a son of MARY EDWARDS; at the time the lease was granted he had not, and never had had, a granddaughter, but at the death of JOHN, who survived MARTHA, several granddaughters of ALEXANDER were living. It was held that the lease came to an end at the death of JOHN. Lord ABINGER said: "The only doubt is whether any estate passed at all. The court are bound to construe the lease most strongly against the grantor, and therefore we ought to hold that it did pass some estate; but I do not think that we can engraft upon the words of the limitation the name of a person not then in existence. If any case had been cited to bind us to do so, it might have been otherwise. It appears to me that the estate was good for the two lives, but not for that not in existence at the time the lease was granted."

It may be said that the case turned to some extent on the uncertainty of the person meant by "ALEXANDER EDWARDS' granddaughter," and that the decision might have been different if the term had been limited during the lives of JOHN and MARTHA and the eldest granddaughter of ALEXANDER. But the judgment is expressed in sufficiently wide terms to include this case also, for the difficulty felt by the court was that of adding to the limitation the name of a person not in existence when the lease was granted. Indeed, some text-books treat the case as having decided that very point: Fawcett's Landlord and Tenant, 149; Foa's Landlord and Tenant, 101. At all events it is clear from *Doe* v. *Edwards* that the attempt to grant a lease during the life of an unborn person was considered an innovation, and that no lease of that nature had up to that time been upheld by the courts.

It is therefore submitted that in *Re Ashforth* the trustees took the fee simple, and that the ultimate limitation to the surviving child of A. was an executory devise. If this is so, it follows that the question whether a contingent remainder is subject to the modern rule against perpetuities did not arise.

CHARLES SWEET.

Reviews.

Prize Cases.

REPORTS OF PRIZE CASES DETERMINED BY THE HIGH COURT OF ADMIRALTY, BEFORE THE LORDS COMMISSIONERS OF APPEALS IN PRIZE CAUSES, AND BEFORE THE JUDICIAL COMMITTEE OF THE PRIVY COUNCIL, FROM 1745 TO 1859. Edited by E. S. ROSCOE, Barrister-at-Law, Admiralty Registrar of the Supreme Court. VOL. I. Stevens & Sons (Limited).

In our notice last week of Vol. II. of this series of Prize Cases we, by an oversight, omitted to refer to the first volume. From the preface to that volume it appears that the desirability of a single edition of the prize cases which are contained in the various Admiralty Reports was pointed out in the Report of the Inter-Departmental Committee of 1902 on Prize Law. In consequence an arrangement was made between the Government and Messrs. Stevens & Sons (Limited) for the publication of a uniform series of the cases, and the learned registrar of the Admiralty Division was entrusted with the preparation of it. In this he has had the advantage of the advice of the Earl of Desart, Solicitor to the Treasury, and of Mr. W. E. Davidson, K.C., of the Foreign Office. The preface also points out how, by rejecting matter which is not of importance for the evolution of prize law, it has been possible to reduce very considerably the bulk of the original reports. The preface concludes with an appreciation of the influence which Lord Stowell had upon the development of English prize law. His appointment in 1798 as judge of the Admiralty Court was coincident with an extraordinary influx of prize business. With few precedents or established principles to guide him, he gave a series of decisions which form the basis of our existing law on this subject. The present volume opens with a chronological table of events from 1756 to 1898 which facilitates the studying of the course of decision, and amongst the cases are *The Jonge Margaretha* (1 C. Rob. 189) and *The Neptunus* (*No.* 3) (3 C. Rob. 108) on articles *ancipitis usus* as the subject of contraband; and *The Maria* (*No.* 1) (1 C. Rob. 340), on the right of a belligerent to search a neutral ship, even if convoyed by a neutral ship of war. The collection of prize cases in this form will prove of great convenience in studying questions on the subject, and, as we said in noticing the companion volume, the arrangement and printing are excellent.

Books of the Week.

An Encyclopædia of Forms and Precedents other than Court Forms. By Eminent Conveyancing and Commercial Counsel, under the General Editorship of ARTHUR UNDERHILL, M.A., LL.D., one of the Conveyancing Counsel of the High Court, assisted by HAROLD B. BOMPAS, CHARLES OTTO BLAGDEN, M.A., WILLIAM E. C. BAYNES, M.A., LL.M., HORACE FREEMAN, M.A., and HUMPHREY H. KING, B.A., LL.B., Barristers-at-Law. Vol. IX.: Name, Change of, to Partnership. Butterworth & Co.

Workmen's Compensation Cases: being Reports of Cases Decided Under the Workmen's Compensation Acts. Vol. VII. Edited by R. M. MINTON-SENHOUSE, Barrister-at-Law. William Clowes & Sons (Limited).

The General Principles of the Law of Corporations: being the Yorke Prize Essay for the Year 1902. By C. T. CARR, M.A., LL.B., Barrister-at-Law. Cambridge: At the University Press.

American Law Review. July-August, 1905. Editor, LEONARD A. JONES, Boston. Reeves & Turner.

The Commonwealth Law Review. Consulting Editor, PITT COBBETT, Esq., Sydney University; Editor, EVERARD DIGBY, Esq., Solicitor. Vol. II., Parts 5 and 6. Sydney: The Law Book Society of Australasia (Limited).

Cases of the Week.

Before the Vacation Judge.

BARFF AND OTHERS *v.* **MANN, CROSSMAN, & PAULIN (LIM.).**
11th Oct.

EASEMENT—LIGHT—"BUILDING"—ACQUISITION OF RIGHT—LENGTH OF ENJOYMENT—PRESCRIPTION ACT, 1832 (2 & 3 WILL. 4, C. 71), S. 3.

Motion on behalf of the plaintiffs that the defendants, their servants, agents, and workmen, might be restrained until the trial of the action or further order from erecting any buildings or their premises known as the Victory beerhouse, Provost-street, Hoxton, in the county of London, so as to darken, obstruct, or injure any of the ancient lights or windows of the plaintiffs' messuage known as Nos. 145 to 160, Bleytons-buildings, situate in Chatham-avenue, Nile-street, Hoxton, aforesaid, in such a manner as to cause a nuisance or illegal obstruction to any of the said ancient lights at the back thereof, as the same ancient lights were enjoyed previously to the demolition of the defendants' buildings which formerly stood thereon, or that further or other order might be made as to the court might seem fit. It appeared from the affidavits in support of the plaintiffs' case that the walls of the ground floor containing the windows of No. 146 were completed and first-floor joists fixed by the 11th of July, 1885, and the walls of the first floor containing the windows of No. 150 were completed and the second-floor joists fixed by about the end of July, 1885, and the walls of the second floor containing the windows of No. 154 were completed and the third-floor joists fixed before the end of August, 1885, and the third-floor walls containing the windows of No. 158 were completed and the ceiling joists fixed by the 19th of September, 1885. Block Nos. 145 to 160 was partly erected on the 1st of July, 1885; and by the end of that month, and certainly on the 1st of August, 1885, the block was so far completed that the windows on the first floor back of the same intended to afford light and air to the lettings shewn as No. 150 were fully formed. The windows of the second floor back of the same block intended to afford light and air to the lettings shewn as No. 154 were fully formed on or before the 1st of September, 1885, and the whole carcase of the building was roofed in and boarded on before the 21st of September, 1885. The writ in the present action was issued on the 8th of September, 1905. By section 3 of the Prescription Act, 1832 (2 & 3 Will. 4, c. 71), it is enacted: "That when the access and use of light to and for any dwelling-house, workshop, or other buildings shall have been actually enjoyed therewith for the full period of twenty years without interruption, the right thereto shall be deemed absolute and indefeasible, any local usage or custom to the contrary notwithstanding, unless it shall appear that the same was enjoyed by some consent or agreement expressly made or given for that purpose by deed or writing." Upon behalf of the defendants, the preliminary objection

was taken that the action was prematurely brought. Under the Prescription Act, 1832, although the time was absolute in favour of light after nineteen years and one day, no action would lie until the whole twenty years had run out: *Flight* v. *Thomas* (8 Cl. & F. 231), *Lord Battersea* v. *Commissioners of Sewers* (1895, 2 Ch. 708). According to the plaintiffs' own case, their building was not roofed in till 21st of September, 1885, and the writ was issued on the 8th of September, 1905, thirteen days before the twenty years had run. The building could not commence to acquire the right of light till it was properly roofed in: *Collis* v. *Laugher* (1894, 3 Ch. 659), *Cortauld* v. *Legh* (L. R. 4 Ex. 126). For the plaintiffs it was submitted that the words "other building" in section 3 of the Act included an erection intended for a building but not completed.

BRAY, J., in giving judgment, said that the action was premature. It could not be brought until there had been twenty years' access of light to the dwelling-house or building. The erection could not be a dwelling-house or building until it was completed by being roofed in. The action would be dismissed with costs, without prejudice to the plaintiffs' right to bring a fresh action.—COUNSEL, *R. J. Neville; Bramwell Davis*, K.C., and *Charles Church*. SOLICITORS, *Baylis, Pearce, & Co.; Crossman, Prichard, Crossman, & Block*.

[Reported by J. E. ALDOUS, Esq., Barrister-at-Law.]

MILLER *v.* **GRUENWALD.** 11th Oct.

COPYRIGHT—ALLEGED INFRINGEMENT—APPLICATION FOR INJUNCTION—"FASHION PAPER"—DEGREE OF SIMILARITY—FORM OF ORDER.

This was a motion on behalf of the plaintiff for an injunction restraining the defendants, his servants, workmen, and agents, from issuing, publishing, selling, or exposing for sale any periodical with or under the name or style of *Journal des Modes La Tailleuse*, or with or under any name or style in which the words *Journal des Modes* are so used as to infringe the plaintiff's copyright in the title *Le Journal des Modes*, and from issuing the words or title *Journal des Modes* in such a manner as to be a colourable imitation of the plaintiff's said title. For the defendant it was said that *La Tailleuse* did not bear any resemblance to the plaintiff's paper beyond the fact that they are both monthly fashion papers. The most casual glance at the two papers shewed at once how totally dissimilar they were, and it would be absolutely impossible for one to be mistaken for the other. *La Tailleuse* was much larger than the plaintiff's paper. It was published in a different coloured cover. It was prominently stated on its cover that it was managed and edited in Paris, and that Finkelstein and Bruder were its editors and proprietors. It was not bound, and contained no advertisements. The plaintiff's paper, on the other hand, was bound, and contained a number of advertisements. It was published in French and German. The plaintiff's paper was published in English. It was got up in a totally different way, and it was quite impossible for the two papers to be confused or mistaken for each other.

BRAY, J., said that there would be no order on the motion. Costs to be costs in the action, unless the Judge at the trial otherwise ordered.—COUNSEL, *Byrne; Pattisson*. SOLICITORS, *Goodale, Hobson, & MacMahon; Freer & Co.*

[Reported by J. E. ALDOUS, Esq., Barrister-at-Law.]

New Orders, &c.

The Public Offices Fees Act, 1879.

Fees payable in the Office of Land Revenue Records and Inrolments.

Whereas by Section 3 of the Public Offices Fees Act, 1879, it is provided that the Treasury may from time to time make, and, when made, revoke, alter, and add to, regulations for all or any of the following purposes respecting Fees in any Public Office, that is to say:—

1. Regulating the manner in which the Fees taken in money are to be accounted for and paid over.
2. Determining the issue of Impressed or Adhesive Stamps and the mode of cancellation of Adhesive Stamps.
3. Regulating the use of stamps and prescribing the application thereof to documents from time to time in use and requiring documents to be used for the purpose of such stamps.

Now we, the undersigned, being two of the Lords Commissioners of His Majesty's Treasury, do in pursuance of the provisions of the Public Offices Fees Act, 1879, section 3, hereby give notice, order and direct that stamps used for denoting Fees taken in the Land Revenue Record Office shall be of the character and be applied and otherwise dealt with in the manner prescribed in the Schedule hereto, all previous Orders on the subject being hereby cancelled.

The Adhesive Stamps referred to in the Schedule hereto shall be overprinted with the words "Public Records (L.R.R. & I.)." The stamps shall all be cancelled by a hand stamp containing the word "cancelled" and the date or otherwise as the Commissioners of Inland Revenue may from time to time direct.

And we do further direct that this Order shall be binding on all Officers and persons whom it may in any way affect.

H. W. FORSTER,
BALCARRES,
Two of the Lords of His Majesty's Treasury.

Dated the 7th day of October, 1905.

SCHEDULE.

In all cases where the Fees to be taken are not specified by some Act of Parliament the following fees shall be taken in the Office of Land Revenue Records and Inrolments, such Fees being payable by means of stamps in accordance with the notice published in the *London Gazette* of the 20th day of March, 1903, in pursuance of the Public Offices Fees Act, 1879.

	Character of Stamps to be used.
I.—For the enrolment of a document by entry, five shillings, with a further charge of sixpence for each folio of 72 words beyond the tenth folio	Adhesive.
II.—For the enrolment of a Memorial of a Deed, pursuant to the Copyhold Act, 1894, five shillings	Adhesive.
III.—For a certified copy of any document or of an extract from any document, sixpence for each folio of 72 words	Adhesive.
IV.—For making and examining a copy of a plan or of an extract from a plan, two shillings and sixpence for every hour occupied thereon	Adhesive.
V.—For the inspection of one document, one shilling ...	Adhesive.
VI.—For the inspection of several documents belonging to one series, produced on one and the same day, two shillings and sixpence	Adhesive.

Law Societies.

The Law Society.

ANNUAL PROVINCIAL MEETING.

The 31st annual provincial meeting of the Law Society was held during the week at Leeds, there being a very large attendance, nearly 500 members visiting the town. The following members of the Council were also present: Mr. William Francis Fladgate (vice-president), Mr. Henry Attlee, Mr. Edmund Kell Blyth, Mr. John Wreford Budd, Mr. William Edward Gillett, Mr. William Howard Gray, Sir John Edward Gray Hill (Liverpool), Mr. Henry James Johnson, Mr. William George King, Mr. Henry Manisty, Mr. Thomas Marshall (Leeds), Sir Albert Kaye Rollit, B.A., LL.D, D.C.L., M.P., and Mr. Richard Stephens Taylor; and the following extraordinary members: Mr. Thomas Eggar (Brighton), Mr. Edward Henry Fraser (Nottingham), and Mr. Robert Pybus (Newcastle); also Mr. E. W. Williamson (secretary), Mr. S. P. Bucknill (assistant secretary), and Mr. H. F. Brown (deputy assistant secretary).

This is the third occasion upon which the society has visited Leeds, the last being sixteen years ago. The first of the provincial meetings was held there in 1874.

CONVERSAZIONE.

The proceedings commenced with a conversazione at the University Buildings on Monday evening, when about 800 ladies and gentlemen were present as guests of the University of Leeds, the company including members and their wives and lady friends, as well as many representative citizens. They were received by the Pro-Chancellor (Mr. A. G. Lupton) and the Vice-Chancellor (Dr. Bodington). The visitors inspected the various departments of the University and witnessed experiments with the testing and other machines in the engineering laboratory. Music was also provided.

During the interval the PRO-CHANCELLOR explained what had been done by the Yorkshire College in establishing a chair of law with the assistance of the Board of Legal Studies and the Leeds Law Society.

THE TRAINING OF THE SOLICITOR.

Dr. BLAKE ODGERS, K.C., observed that most of the students were articled clerks—the future solicitors. Giving an amusing account of the way in which solicitors sometimes got their education in the old days, he urged that the proper course was that the youth should have explained to him the leading principles of the law that he was going to study. Here in the University of Leeds they had lectures which enabled a young man to begin at the beginning, before he was articled. A youth who had left school could come to the university for three years and take his LL.B. degree, and he then need only be articled to a solicitor for three years. It meant that it was one year longer before he was admitted as a solicitor, but he would by that means have gained the degree of Bachelor of Laws, in addition to having the standing of a solicitor. He knew there were many people who could not afford to keep their sons three years at college and then article them for another three years. Here there was an intermediate examination. A student who attended lectures at the university for one year could pass an examination in elementary law—an examination which was practically equivalent to the intermediate examination all young solicitors had to pass, and he recommended parents who could not afford the time or the money necessary to enable their sons to get the full degree of LL.B. to come to the university and pass the intermediate examination for that degree. He would also suggest to the authorities of the University of Leeds that they should apply to the Master of the Rolls to certify—as he had power to do—that this examination was one which, when the student had passed it, would enable the future solicitor to be called in four years instead of five. He felt sure that if the matter were properly brought before the Master of the Rolls he would accede to the application. But this school should not confine itself to future practitioners. There was an opening in a great commercial city like this for teaching men who did not want to enter either branch of the profession—who wished to know law for its own sake because it would help them in their business. He was glad

to find that the professor of law was delivering a course of lectures on commercial law, not to legal students, but to those interested in commerce. In conclusion he urged the necessity of the future solicitor receiving a broad, scientific education.

Tuesday's Proceedings.

The members were received on Tuesday morning in the Theatre of the Philosophical Hall, Park-row, by the Lord Mayor (Councillor Robert Armitage), who welcomed the society to Leeds. Speaking on the desirability of the solicitor receiving the best possible education, he observed that he himself had been trained as a barrister, not in order that he might practise, but rather as a means of education for other work. He was sure there were a great many people in business who would be very much better business men if they had had the advantage of a legal education.

The President, in returning thanks, said that the society was glad indeed to be in Leeds again.

President's Address.

The President delivered his opening address as follows:

After an interval of ten years we again meet in the great city of Leeds, and are again indebted to our Yorkshire friends for the warmth and sincerity of their welcome. First, allow me publicly to acknowledge the zeal and indefatigable industry of my immediate predecessor, Mr. Thomas Rawle, who has filled the office of President during a somewhat trying and arduous year with conspicuous ability. Having thus paid my tribute to the living, my thoughts insensibly turn towards him who occupied this place ten years ago—Mr. Grinham Keen—whose memory is still held in affectionate regard by all who knew him. To his friends he was endeared by the gentleness of his disposition and the honesty of his nature. It might, indeed, be said of Grinham Keen that "the law of kindness was in his heart," and it is a great satisfaction to me to be enabled to pay this tribute of affectionate respect to his memory.

School of Law.—Legal Education.

Last year we were told that the School of Law would very shortly be established. I myself scarcely took so hopeful a view of the position, and to-day I have to record that the scheme is in abeyance—if a worse thing has not befallen it. I still hope, however, that the scheme may be revived, and that a school to amply provide for the education of the students of our branch of the profession in common with those of the bar is yet to come. In such an event it must be a condition that the interests of our students should be carefully safeguarded. I regret to say, however, that there can be no doubt that some of those high in authority are opposed to any School of Law. In some quarters there was indeed an inclination to cast ridicule on the project, and I think this is much to be regretted. The present Attorney-General gave much time and attention to the matter, and more than once discussed with a committee of the Council various details in connection with the project. After much deliberation the important point as to our share of representation on the governing body of the school was amicably settled by your Council deciding to concede somewhat of their strict rights rather than imperil the success of the scheme on its very inception by insisting upon a representation equal to that of the Inns of Court, but all was in vain, the Inns of Court as a body did not come in—they displayed no enthusiasm about the matter, and where there was not open hostility there was lukewarmness. No project of this important character will ever be successfully launched unless all concerned mutually concede and unitedly put their "shoulders to the wheel." The prospect of success is, I fear, less than it was. Our warmest thanks are due to the Attorney-General for his untiring efforts and for the fairness and courteous spirit in which he met our views. Why, indeed, should not all law students work together at least in the first years of their studies? They have one common object in view—to become instructed and honourable practitioners in the law, to study to acquire the necessary knowledge of theory and practice to enable them to undertake the practical duties of their profession. It is useless to attempt to draw a distinctive line between the student for the bar and the articled clerk—they are both on common ground, and, as has been well said by the late Lord Russell, who himself had been a solicitor, "their separation" (at the student stage) "is a waste of power, and a loss of advantage to both." It must be remembered that until recently the lack of sufficient funds has been the chief practical difficulty in establishing a School of Law. Lord Selborne, who will always be remembered as a judge distinguished alike for his great learning and for his consistent loftiness of aim, again and again brought his School of Law Bill into Parliament, but probably the want of funds was the real cause of its failure. But a considerable sum of money is now available. There remains, however, apathy and prejudice to be surmounted. I trust that it is only a matter of time, and would fain hope that ere long the scheme as it stands, or some reasonable modification of it, will receive the general sanction of the Inns of Court and the Law Society. It would indeed be lamentable if it were otherwise. It is interesting to remember that the late Mr. Jevons, of Liverpool, a highly respected member of our profession, worked hard in conjunction with Lord Selborne to establish such a school, and that our society has always supported it. I would venture to remind you that in this matter the Council of your society have ever been to the front, and the interests of our students have been most carefully looked after. Before taking leave of this subject I feel bound to say that, speaking for myself alone, I am of opinion the representation of the governing body should be numerically equal, and that there should be no preponderance of one branch of the profession over the other. I cannot help having doubts about the success of any project under which this society should be content to take a "back seat," and see the bar in a paramount position—to do this would inevitably be to leave an open door for dissension and trouble. We are as much interested in this great work as the Inns of Court can be, and if the matter is properly handled we shall bring in a great body of students and a considerable revenue too. But until the school is established we must see that the education of our students is not lost sight of, and we have been active in our attention to this most important matter. Our endeavour is to reach every articled clerk, whether he be in London or in the provinces, and with that view we have established at headquarters an efficient staff of teachers and lecturers, and we make grants of money to provincial societies to help the country students. In addition to this the recent acquisition of funds has made it possible for us to establish substantial scholarships open to students in our branch of the profession, wherever they may be. The outcome of this step must be to arouse competition, and thus to materially forward the object we have in view, namely, to increase the learning and efficiency of young solicitors. I hope, too, that arrangements will be made by which our principal will visit periodically the various provincial centres, conferring with the local authorities who are responsible for the education of the students, and offering advice and proffering suggestions as opportunity arises. The society is fortunate indeed in possessing in Mr. Edward Jenks a learned lawyer, an excellent instructor, and a most admirable administrator, and in this latter capacity especially I am convinced he will do the society valuable service. In connection with the scholarships I hope that *viva voce* examination will form an important part of the test. I have for many years past urged the advisability of adopting oral examination in connection with the Final Examination, at least for the honours candidates, but I admit there are considerable practical difficulties to be got over; these however (to my mind at least) are not insuperable. Speaking in the light of some years' practical experience first as a teacher and afterwards as lecturer at the Law Society I am convinced that the very best way of testing whether or not the student possesses real knowledge of his subject is by oral examination. I feel bound to add that if real good is to result the teacher must be in touch with the student—the personal influence of the teacher is everything. The teaching of law by means of correspondence, though I am told it is better than no teaching at all, can tend to no real advantage, and I personally should wish to see it entirely discarded. To conclude: I think I may fairly say that, as regards our law students, the results of our recent efforts are very satisfactory, and the prospects were never brighter.

Membership of the Society.

I am informed that at the date of the annual general meeting, 1905, the members of the society numbered 8,434. This, of course, is a goodly number, but it does not bear a satisfactory proportion to the number of solicitors that there are on the roll. All solicitors benefit to some extent by the work of the Council—the interests of the profession are looked after, and indirectly therefore solicitors who are not members of the society obtain an advantage in respect of which they are making no acknowledgment. It has been suggested more than once that steps should be taken by which every solicitor should be compelled to become a member of the society, but at present, at least, I cannot see my way to recommend this. It would, of course, be far more satisfactory that every solicitor on being admitted should voluntarily enrol himself a member of the society, and I would make the subscription for the first five years almost nominal. There is one point that I wish to draw your attention, and I feel sure that the suggestion that I am going to make will commend itself to your judgment. It appears to be a more or less common practice for one of a firm to become a member of the society, but not all the members of the firm, but in effect each and every member of the firm obtains the benefit to a great extent of membership, because, of course, the literature sent to the partner who is a member is available for the general use of the office. I do not think this ought to be. Each member of the firm should enrol himself a member of the society. I am told that, taking those firms of which at least one partner is a member of the society, about 20 per cent. of the solicitors carrying on business in partnership are not members—and that in the large provincial towns the proportion is about 23 per cent. I appeal to my professional brethren, each and all of them, to come in, and I do not think it should be considered sufficient that any firm should rest satisfied that one partner only of the firm should be a member of the society. There is another aspect of the membership question to which I may call attention, and that is the extraordinary variation as between one county and another in the percentages of solicitors who are members of this society. You will find this dealt with on p. 213 of the society's Handbook. When you see that of the Hertfordshire solicitors 66 per cent. are members of the society. You may say that it is because they have opportunities of using their privileges as members which are denied to their brethren in counties more remote from London. But why should we have 47 per cent. of members in Northumberland, and only 39 per cent. in Yorkshire and 25 per cent. in Cumberland? We must look to local efforts for the remedy, and I should certainly think my time had been well bestowed, and that my visit here had not been altogether without benefit to the society, if I could see that more Yorkshiremen had joined our ranks.

The Council have been for some years past endeavouring to obtain the passing of an Act of Parliament under which they should be empowered to refuse certificates to practise to solicitors who are bankrupts—the refusal to be subject to the final appeal to the Master of the Rolls. Of course there are cases where the bankruptcy of a solicitor may be brought about by no fault of his own, and in such cases the Professional Purposes Committee would, of course, offer no objection to the solicitor having his certificate. But there are cases, I regret to say, where it is altogether against the public policy that solicitors who are undischarged bankrupts should be allowed to practise, and it is inconceivable that Parliament have not long ere this thought fit to pass the Bill that the Council have put forward. The following statement shows the position of the matter: In 1901 the Bill passed the House of Lords. In 1902 the Bill passed the House of Lords. In 1903 the Bill was introduced in the House of Commons. No progress was made. In 1904 the Bill was introduced in the House of Commons. In 1905 the Bill has not been introduced. I am mentioning this subject here in the hope that members of the society will seek to interest the Members of Parliament for their respective divisions in this matter, and that next session we shall get this very important and necessary Bill passed.

Land Transfer Acts: Compulsory Registration of Title.

This is a "burning question," and I could not (even if I wished to do so) have passed it by in silence. Having thought over the subject with all the care and earnestness of which I am capable, I desire to express my own considered views in clear and definite language, premising that I am speaking on this matter (as, indeed, on all the subjects that I may touch on in this address) for myself alone, and the Council is not bound in any way by the views that I am endeavouring to express. How comes it that to-day we are working in the County and City of London under a compulsory system of conveyancing attended, as it must inevitably be, with the insuperable objections attaching to any system of officialism? The answer to this question is that the project emanated from the powerful mind of one distinguished man possessed by the ambition—the truly laudable ambition—of introducing a system of land transfer in this county that should be simple and inexpensive, less trammelled by technicalities and "understanded of the people." Now I for one decline to speak "evil of dignities," and I believe that when time has worked its inevitable effect, and diminished the acerbities undoubtedly evolved from the present position, it will be admitted on all hands that, although the endeavour was praiseworthy and courageous, the true reason for failure of the compulsory system to accomplish its purpose is that it is unsuited to the existing condition of things in this country—and any attempt to assimilate our system of land transfer to that in use in some of the continental states or in some of our colonies must of necessity fail, the existing condition of things here being so absolutely different from what prevails, for example, in a virgin country, where great tracts of land are dealt with in one transfer, and where land bears in public estimation much the same character as a chattel. And the first point that I would desire to make is, that there was, and is, absolutely *no public demand for compulsory registration*. The great landowners of England made no demand for a new state of things—the owners of house property did not desire any change—the builders were satisfied—the building societies (who for the most part deal with the smaller class of house property) made no sign. Why, then, was compulsory registration of title *forced* on the country? I can see no justification whatever for it. It is unfair—it is untrue—to state that as regards transfer of land the lawyers of to-day are enriching themselves at the expense of the community; on the contrary, I speak the language of truth and soberness when I say that most of us are working for a mere "living wage." The Solicitors' Remuneration Act prescribed and set out a scale of fees at once fair and moderate (very much less than architects, surveyors, and agents receive for work not involving the same responsibility), and under that scale of fees we were contentedly working. Hitherto the progress of reform with regard to the practice of conveyancing has been steady and regular—it has emanated from the minds of great real property lawyers, and I cannot understand how it became possible to disregard the distinct principle laid down by the late Lord Cairns (conspicuous as a man of acute intellect, and admitted on all hands to possess great and wide knowledge of real property law) when he declined to be a party to any system of compulsory registration of title in this country. When I first entered the profession in the "sixties," deeds *did* indeed run to great length. The old-fashioned school of conveyancers clung to their accustomed forms; long recitals, and equally lengthy and cumbersome covenants for title held the day, and there was undoubtedly a call for simplification and economy. In course of time we got the Conveyancing Acts and the Settled Land Acts, all of them most valuable as tending to simplification, brevity, and economy, and time has proved how admirably they have worked. They were well-considered measures proceeding upon statesmanlike lines, conceived in no spirit of hostility to us. Nay, in the consideration of these measures the Council of your society worked hand in hand with the authorities, and took no inconsiderable share in forwarding the passing of the Bills. Why was not compulsory registration insisted on in 1881? The subject was "in the air"—it had been thoroughly considered by some of the most eminent real property lawyers of the day—men of wide views and great experience—Lord Westbury, Lord Selborne, and Lord Cairns. Royal Commissions had sat and inquired—Select Committees had given the result of their deliberations—but there was no serious intention of introducing compulsion. Why not? For this good and sufficient reason, that it was not called for—that it was unnecessary, that it was felt that it would introduce a system of officialism, with its attendant evils, that it was contrary to the spirit of the English people, who do not care that their private affairs should be known to every one, and it was felt that compulsion might prove a burden, and not a benefit. But the wise counsels that heretofore prevailed were thrown aside, and in 1897 the Land Transfer Act was passed, and in the County and City of London we are working under a system of compulsory registration. I venture to think that a great mistake has been made, a mistake that has wrought much mischief, has involved the country in the useless expenditure of a very considerable sum of money, and (the truth must be told) the altered system has done no earthly good to anyone, and, to my mind, never will. This is plain speaking, and may offend in some quarters, but if I am to give my views of the position (and I have had considerable practical experience of the working of the Acts) I must speak plainly, and indeed I should be wanting in my duty to the members of my profession if I failed to do so. The truth is, the Act of 1897 was a "leap in the dark," and the result is—disaster. Under these circumstances we have to consider what should be done. I think there can be no doubt but that the compulsory clauses of the Act should be forthwith repealed—compulsion has been tried, and has effected no good or useful purpose; and I venture to say that the only right course to pursue is that the authorities should retrace their steps, bring about the repeal of the compulsory clauses of the Acts, and endeavour to make a voluntary system of registration acceptable. If this course is not pursued the only proper alternative is an inquiry. It appears to have been understood on all hands that the measure was tentative only—that it was to be looked at in the light of an experiment—that the whole question was to be reconsidered at the end of a period of three years, and there is no doubt that the active opposition of our society was withdrawn on this understanding. Let me refer you to the *Times* of the 5th of June, 1897, as follows: "One important change is a clear statement of the tentative character of the measure. The Associated Provincial Societies resolved to oppose the provisions as to compulsory registration unless it was made apparent that the Bill was in the nature of an experiment, that the area to which compulsion should apply was limited, and that a period sufficient to enable one to judge of the working and merits of the measure should be allowed to elapse before the area is extended. The new Bill substantially conforms to these conditions. If the Government measure passes we shall watch an interesting experiment. If the experiment fails few are so enamoured of the principle of registration of title as to refuse to retrace their steps, which the provision as to removing land from the Registry will facilitate. And on the 16th of February, 1898, the *Times*, in again referring to the subject, says: "It has been officially explained that even in London the Act will only be brought in gradually. If, after a fair trial, it is proved that it does not work satisfactorily, that it impedes freedom of transactions and tends to increase rather than to diminish legal expenses, there will be no difficulty in reverting to the present state of things." But the Government refuse to order or to facilitate a public inquiry, or any inquiry, upon independent lines. If, however, a Royal Commission should be appointed (though that would not be a perfectly satisfactorily tribunal) its members should be men who are independent of party, and possess a practical acquaintance with the subject to be considered. The subject is one of considerable gravity, and I refuse to believe that it can ever be seriously intended to force compulsory registration upon the whole country without the fullest and fairest investigation. It must be understood that in making the foregoing remarks I make no pretension to speak as a learned theorist. I claim only to have had a somewhat considerable practical experience in conveyancing, in small transactions and large, over a period now extending to nearly forty years. I have endeavoured to formulate my views with perfect distinctness, and I hope with propriety of language, and with no personal hostility to anyone, and indeed I cannot leave the subject without bearing testimony to the invariable courtesy and consideration shown to solicitors by the learned Chief Registrar, Mr. Brickdale, and all his assistants. They, indeed, have done all in their power to endeavour to reconcile the public and the profession to the system that it became their duty to inaugurate. But in this connection there is one observation I cannot forbear to make. Mr. Brickdale is a man of distinguished ability, and, what is more to the present purpose, he is a skilled real property lawyer. Before he became trammelled by his official duties as registrar he was entirely opposed to compulsory registration, and in eloquent and convincing language—in his book, Registration of Title to Land and How to Establish it without Cost or Compulsion—he protests against compulsion, and convincingly proves how unjust and how unnecessary any system of compulsory registration would be. I think I am fairly entitled to say that I prefer Mr. Brickdale's views as expressed in his book to anything that he now says on the subject.

Solicitors' Accounts.

I have long thought and often urged that it is contrary to proper professional practice for a solicitor to retain upon his own account the principal moneys of his clients longer than is absolutely necessary for the transaction of the current business of the client, and that if unavoidably retained such moneys should be placed to a separate banking account and earmarked, and I am firmly convinced that if the principle that I have above enunciated had been insisted on there would have been far less trouble and disaster. A solicitor, however large his monetary transactions may be, is not a banker. When principal money comes into his hands he should at once seek to discharge himself of all liability in connection therewith, by devoting it to the purpose for which it was intended. There is, of course, a wide distinction between

principal moneys and moneys in the nature of income received by the solicitor on behalf of his client. We all receive rents—mortgage and other interest—and we pay ground-rents, insurance premiums, and so on. We receive and we pay out, rendering, say, half-yearly an account to the client, and receiving or paying over, as the case may be, the balance shown to be due one way or the other. These are periodical payments and receipts in the nature of *income*, and are quite distinct from the dealing with the principal moneys of the client. To emphasize my meaning: Suppose I receive from a client £5,000 to invest on mortgage, and suppose, as not infrequently happens, there is some delay in the completion of the matter (arising, it may be, out of some unforeseen complication), I ought either to return the £5,000 to the client for him to retain until matters are ripe for settlement, or to place the money at a bank in the name of the client if he is at hand to sign a cheque on the account when required, or to an account earmarked with the client's name in such manner that the banker cannot hold the £5,000 as against any indebtedness which may arise from me to him. I have heard it said that it is quite unnecessary, and a cumbersome plan, involving the opening of a number of separate accounts at the banker's, and will give much trouble. My answer to all that is, that the plan I suggest is the right plan, the only right plan, and if it gives trouble, the trouble must be taken. It is not sufficient to say: "But it appears on my books that the money I have received is standing to the credit of the client"—"it is all right in my books"—that to my mind is not sufficient. It sometimes happens that a solicitor falls upon evil times and becomes insolvent—this is a misfortune that may happen to anyone in whatever profession he may be. It may be caused by injudicious investments involving liability, to a falling off of professional income owing to ill health, to advancing age, or to the keenness of competition, or it may arise from a material source of income drying up in consequence of the establishment, by the state, of a system of officialism that has absorbed part of a man's earnings. All these things may tend to disaster—but, if a solicitor becomes insolvent, why should his clients' money be imperilled or lost or, indeed, be involved in the disaster? It ought not to be so. It is the solicitor's first duty to avoid the possibility of such an event. And, however sound financially a solicitor may be, and, however unnecessary he may think it in his case to adopt the practice I have recommended, he must bear in mind that it is his duty to carry on his business in such a way as to lead to a general adoption of good rules on the part of his less substantial brethren.

Officialism.

Officialism has never been popular in this country, and it is to be doubted whether it ever will be. It is a plant of foreign growth, and is alien to the habits of the English people. It has never been welcomed here. At the annual meeting of the society held at Portsmouth last year the following resolution was passed: "That the Council be requested to institute renewed inquiries into the development in recent years of the extension of official departments in the compulsory administration of private affairs at the cost of the party concerned." In accordance with this resolution a committee of the Council set to work, and the result of their labours is a report which deals with accuracy and fairness with the whole subject of "Officialism," and I think the most useful course I can adopt is to refer the members of the society to the report itself, which will well repay perusal, and which treats the whole subject in a better and more exhaustive manner than I could now hope to do.

Public Trustee and Executor Bill.

Last session a Bill was introduced into Parliament under the above title. The professed object of the measure was to better secure the safety of trust funds, and to prevent fraud—a laudable object, and one that should meet with the approval of all right-thinking persons. There were, however, clauses in the Bill which went far beyond this object, some of which were unworkable, and others that tended towards interference with the business hitherto satisfactorily performed by members of our profession. Your Council suggested certain amendments which were brought before the House of Commons. The Bill was dropped owing to the congestion of business, but will no doubt appear again. Any measure giving the right to place funds in the hands of the Government for safe custody which is optional and not compulsory and confined to that purpose alone, would, I am sure, receive the support of this society, and I would facilitate (subject to reasonable restrictions) the payment into court of any trust funds where the beneficiary desired it, whether he is entitled in possession or reversion. But it is to be remembered that beneficiaries can at present, when they have any apprehension as to the safety of their funds or have distrust, whether well or ill founded, of their trustees, merely by making an affidavit that they are interested in the funds in question, place a distringas or stop order upon the funds or stock, the effect of which is that the same cannot be dealt with in any way without notice to the beneficiary so acting. But I do not think that the administration of the trust should be taken out of the hands of the trustees nominated by the testator, and it is obviously impracticable in ordinary cases for Government officials to discharge the difficult and delicate duties of trustees. I, however, concur with the spirit of the leading article of the *Times* of the 19th of August last upon this subject where the writer urged that we must be "constructive as well as critical," and, speaking for myself alone, I should be glad if the society could see their way to formulate a proper measure to submit to Parliament which should have the effect of safeguarding trust funds and preventing fraud in the cases where protection is desired. A very regrettable incident occurred during the debate on the second reading of the Bill referred to in the House of Commons to which I feel bound to allude. It was said by Burke that you cannot indict a nation, but Sir Edward Carson appeared by his utterances in the House on the 30th of June last to think that he could frame an indictment against our profession consisting of some 17,000 men, and he must have been terribly misled, or must have spoken without sufficient consideration when he made, for example, the following statement: "What happened in thousands of cases was, when a man went to make his will the solicitor said, 'Who is to be the trustee?' and the man making the will said, 'I do not know,' and the solicitor said, 'Shall I be he?' and his name was put in." It is difficult to find language sufficiently emphatic, and yet not transgressing the bounds of decorum, to deny the truth of this statement. I will content myself with saying that the Solicitor-General must have been misinformed by some one, and that the statement he was led into making is untrue, and should never have been uttered. Testators almost invariably have made up their minds whom they intend to appoint their executors and trustees before they go to a solicitor to make their will. Does the Solicitor-General really mean to say that there are thousands of solicitors who are without honourable feeling? for this is what his statement amounts to. Any testator would certainly resent, and properly resent, any attempt on the part of the solicitor to obtrude himself. No doubt solicitors are often appointed trustees and executors, and why? Because in many instances the solicitor is the friend—the trusted and tried, often the life-long friend—of the testator, and the testator says to him, "I want you to be my trustee and executor, as you are acquainted with my affairs and know my wishes." The solicitor often accepts and often declines the request. We many of us have to decline to be trustees of settlements or wills, and there is in many cases a feeling of soreness on the part of the settlor or testator at a refusal. But if the solicitor says, "Very well, I will act as trustee or executor (as the case may be) if you wish it, but I must ask to be paid my proper professional charges for the work I may necessarily have to do, as I cannot work for nothing," and on the testator assenting, the ordinary clause empowering the solicitor to charge his proper fees for work and labour done is inserted, and properly inserted—what objection is there to this? It is not fair to suggest that the solicitor appoints himself a trustee. He does nothing of the kind. The testator or the settlor appoints him. It cannot be seriously suggested that a solicitor when drawing a will inserts his name as executor without the instructions of his client. To allege this were to infer that the testator was not of sound mind when he made his will—that he was not a free agent. This is absurd and unworthy of consideration, but does Sir Edward Carson object to the solicitor being properly remunerated for the work he may do? Is not every man entitled to fair remuneration for his labour? I am sure Sir Edward Carson regrets that he could ever have made the statement I have alluded to, for even in the heat of debate, and in his desire to pass his Bill, he should never have employed such an expression as to have spoken of "thousands of cases"—this is, indeed, using inaccurate and terribly exaggerated language. I understand that Sir Edward Carson also said that solicitors were in the habit of inserting in wills a declaration that they were to be the solicitors to the testator's estate when it came to be administered! My answer to this is, that I have never seen such a clause in a will in the whole course of my career, and I have only *heard* of two such cases. It is, indeed, hardly possible to believe that this allegation by Sir Edward Carson was really seriously meant. No doubt the miserably sad—the ever-lamentable story of the man of great talents who attained one of the highest positions in our profession, and who, yielding to temptation, fell by the way, was ever present to Sir Edward Carson's mind, for in his speech he specifically mentions the case I have referred to, and brings it before the House, as who would say "*Ex uno disce omnes.*" Whether this was in good taste or in accordance with the best traditions of the House of Commons I leave others to judge, but in the name of my profession I protest against the whole tone and tenour of Sir Edward Carson's remarks as inaccurate and unfair in the extreme, and I do not think the learned gentlman can realise the widespread feeling of indignation that his statements have aroused among the general body of solicitors. But when Sir Edward Carson, later in the debate, went on to say, "This amendment" (dealing with an amendment of Mr. Bamford Slack) "would leave it open to all solicitors" and there "were some solicitors of whom I could say things," etc. How can such an ungenerous, such an insulting observation, be justified? How easy it would be to make a crushing retort; and I confess that I find it very difficult to refrain from making a very obvious reply, but I will not; and I feel convinced that long ere this Sir Edward Carson entirely regrets that he could have been betrayed into using language that in effect condemned the whole profession, when he must really have meant to express indignation, and righteous indignation, at the misdeeds of the few. As we all know, in every rank of life (however exalted), in every profession, in every calling, there have been (and as long as human nature is fallible always will be) men who yield to temptation and prove unworthy of the trust reposed in them; as a rule, however, retributive justice overtakes the offender and disgrace and ignominy attach to his name, and he oftentimes brings undeserved discredit upon the profession or calling to which he may belong. Now, I do not attempt to ignore these offences, these lamentable incidents, nor to minimise the ill effects they must inevitably have upon the reputation and good name of our profession, but, at the same time, I beg leave to state emphatically that the heart of the profession is sound, and among the general body of solicitors the highest sense of honour prevails, and that, as stated by Sir Henry Fowler in the House of Commons, these cases of dishonesty are scarce indeed in comparison with our great numbers. We are the friends of our clients, to us they turn in every diffi-

culty, and who can deny but that (with rare exceptions) we are true and faithful in the discharge of our great—our almost sacred—trust.

Concluding Remarks.

In bringing to a conclusion the few observations I have been privileged to make to you, I would remark that it has often seemed to me that it would in the public interest be well if there were a readier and more frequent recognition by the state of the valuable—nay, of the inestimable services—rendered to the community by solicitors. Honours and emoluments are bestowed from time to time upon the members of other professions, but it is seldom that any distinction is bestowed upon a solicitor. And yet, among our branch of the profession there are men of learning, of wide and varied experience, and of rare culture and intelligence, whose services ought to be utilised by the state for the good of the country. Why should it be that the judicial bench of the High Courts and county courts, the colonial magistrates and stipendiary magistrates, should be recruited only from one branch of the profession and not from amongst the whole body of practising lawyers? The best men should be appointed to judicial office irrespective of politics and irrespective of whether they be barristers or solicitors. Why, in this twentieth century, should judges be selected from among a comparatively small body of men where the choice indeed is sometimes much restricted? This is an anachronism. I am not now upon the important subject of fusion, but I am not disposed to quarrel with Sir C. J. Follett when he said at Newcastle in 1888: "I could name at our Council table half a dozen men straight off who would at once be as good judges as any on the bench." I would fain believe that the existing state of affairs in this matter of judicial preferment cannot long continue, and that the country will demand that the very *best* men should be appointed as judges of all kinds, irrespective of the branch of the profession to which they belong. Money-making, mere money-making, is not ennobling; it is very much the reverse.

"But if it be a sin to covet honour,
I am the most offending soul alive."

All men require an incentive to bring out and to perfect their best and noblest qualities of mind. It is unwise, it is impolitic—to practically deny to a body of men—numbering many thousands—any recognition by the state of their services, any hope to rise to the attainment of positions of dignity and usefulness. However this may be, I feel assured our profession will not always rest under these disadvantages. A truer and broader spirit will, nay must, prevail. One injustice, at any rate, should be at once remedied. The office of solicitor to a Government department ought always to be conferred on a solicitor; it is unfair to the profession that these offices are too often reserved for a member of the bar. Again, the public interest is not promoted by appointing men to perform duties to which they are not accustomed. Awaiting these reforms, let us go steadily onwards acquiring fresh knowledge and wider experience, and, above and beyond all, let us make up our minds that, whatever the temptation, we will never act meanly or dishonourably, but uphold the dignity of our profession by each and all of us showing to the world that we are worthy of the confidence necessarily imposed in us.

Alderman J. Rawlinson Ford (president of the Leeds Law Society) moved a vote of thanks to Mr. Barker for his paper.

Mr. Thomas Marshall (Leeds) seconded the motion, observing that they in Leeds most heartily endorsed the President's remarks in regard to the status of the profession. They would do their best to keep up the high standard which he had insisted upon as the first and great duty of the solicitor.

The vote was carried with acclamation, and

The President returned thanks.

Next Year's Meeting.

Mr. W. H. Norton (Manchester), on behalf of the Manchester Law Association, said he had been authorized to offer a very hearty invitation from Manchester that the society should hold their meeting there next year.

The President said he thought the Council were looking forward to going with their friends to Manchester next year. They might say that the kind invitation from Manchester was accepted.

Solicitors and Accounts.

Mr. J. W. Budd (London, a member of the Council) read the following paper on this subject:

The recent reintroduction by the Council of the Law Society of book-keeping as one of the subjects for the examination of articled clerks suggests the present moment as a fitting opportunity for the consideration of the subject matter of this paper. There is no department of a solicitor's business in which accuracy and knowledge are more important than in dealing with accounts, and it is no violent exaggeration to say that arithmetic is as important to us as law. In every phase of our business, in advising trustees or in dealing with trusts, and in advising those who are interested in commercial undertakings, whether, as is now so general, carried on through the medium of joint stock companies or by private firms or traders, we are day by day brought into contact with accounts; and the capacity to understand and deal with these matters is one of the most necessary attributes of a solicitor. I am sure therefore that all of us will feel that the Council of the Law Society has taken a step in the right direction in calling the attention of the articled clerk in the early stage of his apprenticeship to the necessity of making himself acquainted with the methods of at least elementary book-keeping; and I trust that all solicitors who have clerks articled to them will themselves assist in the instruction of their pupils in the practical side of book-keeping. It is moreover much to be hoped that those who will instruct and examine our articled clerks on this subject will keep clear, so far as possible, of technicalities and complications, and will direct the students' attention to the underlying principles, and make them clearly understand what are the objects and the essential features of the subject. The principles of book-keeping are in themselves simple in the extreme—they relate principally to the keeping a record capable of being verified of all pecuniary transactions in regard to any particular business. In connection with the business of clients it would be well that the knowledge of accounts of a solicitor in a large way of business should attain to a high standard, for he may have to advise his clients, and sometimes at a moment's notice, in relation to matters where the assistance of a professional accountant may not be available; but if in his early education he has been well schooled in the proper principles of the science he should with practical experience and attention attain without undue difficulty an adequate and accurate knowledge of what is requisite. In relation to his own business nothing can be more simple than the accounts which a solicitor should keep, and it is upon this branch of the subject matter of my paper, and upon trust accounts generally, that I desire more especially to dwell. There are some cardinal principles which should be followed, and if they were never departed from we should hear less of such lamentable cases as have of late unfortunately attracted public attention and have drawn down upon the profession an amount of obloquy from which we all suffer. I have no desire to underrate either the number of such cases or the amounts involved, but, as we all know, they bear but a small proportion to the number of those who keep the right path and to the vast amount of money which necessarily passes through their hands. I feel that no useful purpose is likely to be served by my dealing in this present paper with the technicalities of accounts; what I desire to do is to call attention to general principles and to rules of practice which, with a wide experience extending over forty years of business life, have appeared to me to be essential to be followed in dealing with trust accounts, and also in reference to a solicitor's own accounts.

Trust Accounts.

I am aware that many of the rules which I am about to enunciate are of the most elementary kind, and are almost universally adopted, but, as in many instances a deviation from them has been the commencement of mischief, it is, I think, convenient to refer to them: they are of course scrupulously followed by all capable trustees, and they apply and are intended to apply not only to solicitors who happen to be trustees, but to all trustees alike.

(*a*) Under no circumstances whatever should the moneys of any particular trust be mixed with any other moneys whatsoever, and it should be insisted on that a separate banking account should be kept for every trust.

(*b*) All moneys, receipts and payments should pass through the banking account, with the exception of course of dividends payable to a life tenant, which in ordinary course and in the absence of special circumstances are paid by order of the trustees direct to the bankers of the beneficiary.

(*c*) The counterfoil of every cheque should contain proper particulars of the purpose for which it is drawn and the person to whom it is payable, so as to facilitate the preparation of the trust accounts, and if the payment be made as a balance due on an account, the details of the account can be preserved separately and reference made on the counterfoil to the document containing the detailed account.

(*d*) Proper accounts of the receipts and payments and of all charges of investment (for there are many which may either not involve any payment at all or only a balance payment) should be kept, and the entries in these should be regularly and promptly made.

(*e*) In an executorship matter a complete account and report of the administration should be made up at latest to the end of the first year from the testator's death and a copy sent to all beneficiaries who are of age, and periodical supplemental accounts, say at the end of each succeeding year, should be dealt with in a similar manner.

(*f*) In other trust estates all investments and changes of investments should immediately after they are made be from time to time reported to the beneficiaries who are of age.

(*g*) Where the trust is of sufficient importance, the accounts should be audited periodically by a firm of professional accountants of good repute.

(*h*) All investments should be in the names of or under the control of all the trustees and the signature of all the trustees should be made requisite for every cheque.

(*i*) If bearer investments are authorised the documents should be deposited in the joint names of the trustees with their bankers or with a deposit company of repute.

(*j*) Under no circumstances should a trustee unless he were originally appointed sole trustee continue to act alone, but should require the original number of trustees to be made up.

Solicitors' Own Accounts.

These accounts should be of the simplest character possible. I need hardly do more than refer to such an elementary rule as that the accounts relating to his private affairs should be kept absolutely separate and distinct from a solicitor's business accounts—it is, I think, convenient that the two banking accounts should not be kept at the same bank. With regard to his business accounts a solicitor should remember that he is not a banker, and that when he receives, as he necessarily must do, money on account of a client, he receives it not as the banker of the client but as his agent, to be applied by him for a

particular purpose, and dealt with for that purpose and no other:—it may be that he merely collects the money for the client; in which case he should at once pay it over to the client;—if he receives it for payment of purchase money or other similar purpose and there is unexpected delay, he should place the money on a separate deposit account;—the principle to be borne in mind is that the solicitor receives money as agent for and not as banker of his client, and that it is professional misconduct to use the money so received as his own money or as a banker would be entitled to use it. Many of my professional brethren whose opinions I hold in the greatest respect advocate the division into two banking accounts of the business banking account of a solicitor—that is to say, that all moneys received by the solicitor as agent of others should be paid into a separate banking account. Others, and many professional accountants, think that there is no advantage to be gained by this course, and that a solicitor's position can be better shown by suitable book-keeping without separate accounts. The argument in favour of two accounts is that it may help to prevent a solicitor inadvertently using a client's money for the purposes of another client or for his own, but the logical conclusion of this argument is that a separate banking account should be kept for each client on whose behalf money is received; and this, of course, would be impracticable. There is not, I think, any great difficulty in keeping two such banking accounts, and, speaking personally, it is not from the prejudice engendered by old habits or from a conservative tone of mind that I have refrained from adopting this course; but because I think that with simple book-keeping and ordinary care such a system complicates rather than simplifies one's accounts. I have heard much of persons "drifting into making use of a client's money" and of "inadvertent misappropriation," but I must confess I am not a believer in such things. Before a solicitor draws any money from his business account it is his duty to satisfy himself that he is drawing on his own money and on money of his own not required for carrying on his business; and if accounts are regularly and properly kept this is a matter upon which he can have no difficulty. If I had not seen the above phrases written and heard them spoken by esteemed members of our profession I should have treated as arrant nonsense such a phrase as "inadvertent misappropriation." At all events I have never come across a case of it, and do not believe in its existence. It is no doubt unnecessary to point out that all receipts and payments should pass through the books, that the entries in the journal should be made day by day, and the ledger entries kept up to date—these are principles which apply to all accounts: as also that the books should be balanced at regular intervals; and I would suggest also that the accounts should be audited by competent professional accountants—at least in all cases where the entries are sufficiently numerous and the amounts dealt with sufficiently important to warrant the expense. As to drawings for the solicitor's own account out of the business account, there is one very simple plan which I have always followed, and it is this. If the books are, as they ought to be, regularly entered up, it is perfectly easy to ascertain at any given moment the following particulars:

(*a*) the total amount received on behalf of clients and remaining in the solicitor's hands undisposed of, and

(*b*) the amount to the solicitor's credit on current and deposit accounts at the bank,

and a very little experience enables a solicitor to find out what is an ample and sufficient working capital to carry on his business. If he subtracts (*a*) from (*b*), the balance is his own money, and if from this balance he further subtracts an ample amount to carry on his business, the difference is all profit earned and received, and which he can safely deal with as his own and as available for spending for his own purposes. It will be observed that on this system credit only is taken for costs actually received, and that nothing is included for book debts due to the solicitor or for costs earned but not received. In my experience one of the pitfalls due to the employment of professional accountants is that they invariably desire to prepare a balance sheet and a profit and loss account. I have heard it said that a solicitor should not spend more than he *earns*. I consider this a very insufficient and dangerous rule of conduct: he should never spend more than he has earned *and received*. Let him, if he likes, for the purpose of satisfying his curiosity, estimate the net value of costs earned, but not received, but when it comes to spending it is a different matter altogether, and he should only spend what he has received—and this only after he has set aside an ample cash working capital. A solicitor's business of considerable magnitude can be carried on with a comparatively small working capital, but every business should have an ample margin of free working capital suited for its requirements.

To recapitulate, the rules I would counsel to be borne in mind are these:

Keep proper books of account; let all receipts and payments be duly entered up day by day; let the ledger accounts be in like manner regularly posted up and the accounts periodically balanced and audited; bear in mind that the moneys which a solicitor receives are received by him as agent, and not as banker; let him get rid of all such moneys as promptly as he can, either by payment to the client, or, as the case may be, by disposing of them in the manner and for the purpose for which they have reached his hands, and, in the latter case, if there be unavoidable delay let him put them on temporary deposit with his bankers.

Let every solicitor provide himself before starting business with a sufficient working capital and maintain and keep it in cash, increasing the amount from time to time as his business may increase, and let it be of an amount sufficient to pay at a moment's notice all current accounts for rent, salaries of staff, stationers' charges, counsel's fees, and the other items constituting the ordinary expenses and disbursements of a solicitor's business.

Let him keep at all times on current or short deposit account with his bankers a sum beyond his cash working capital sufficient to pay all his book debts to clients without taking into account any book debt due to him other than his banker's balances.

When he comes to draw out money for his own purposes or to make, if he has partners, divisions of profits, let him deal only with profits received as well as earned, and he need have no fear of "drifting into using his client's money," or of "inadvertent misappropriation"—phrases which appear to me meaningless. If a solicitor's book-keeping is correct and his arithmetic good his clients' money in his hands will be kept intact without his keeping a separate bankng account for each client.

Clients' Moneys.

The President stated that Mr. Godden, who had written a paper on this subject, was unfortunately too unwell to attend the meeting, and Sir John Gray Hill had undertaken to read it in his absence.

Sir John Gray Hill then read the following paper:

The restoration of the subject of Accounts and Book-keeping to the society's examinations, and as a consequence to the teaching programme of the society, brings into prominence the question as to the manner in which a young solicitor ought to be encouraged to deal with clients' moneys entrusted to them. This is a question of great importance and of no little difficulty, upon which I ventured to give my individual opinion, and, in some detail, the grounds of that opinion, in a paper at the Weymouth Provincial Meeting in October, 1900. I will not weary this meeting by a repetition of the arguments which I think proved that the keeping of a separate banking account is in all cases possible, convenient, and desirable. The difficulty arises from the fact that the opinions and practice of leading members of our profession are by no means unanimous in this matter. Obviously, therefore, it was not a subject which could prudently be pressed continually on the attention of the society. Now, however, the question comes forward again. Are our tutors and examiners to treat the subject as one on which no guidance can be given, and on which they must hold their individual convictions in reserve, or will the society give some definite lead to what I may call the educated conscience of the profession? No one doubts or undervalues the supreme obligation of the duty to keep our clients' moneys safe and available at all times and under all circumstances. Those of us who consider themselves least able to agree to any general regulation on the subject are themselves most careful to make sure that the duty is performed. They keep a continual watch on their clients' accounts and a frequent account of moneys coming in and going out; they examine and analyse the pass-book every time it comes in; or they have weekly lists and statements prepared; or their cash-books have elaborate columns showing each day (if written up) how much of the bank balance is their own; or they keep notes of moneys received which cannot forthwith be applied, and place them forthwith on separate deposit accounts; or they keep an ample balance of working capital or undrawn profits more than sufficient to meet all demands; or they hold a reserve fund of investments readily realisable for the same purpose; or in some other method of their own probably very sufficient, but involving constant care, they make sure that the clients' moneys are intact. I suggest that every one of these plans involves needless trouble, and at best but imperfectly attains an end which the system of a separate banking account for all clients' moneys reaches automatically with no trouble and with mathematical certainty. Another difficulty exists in the fact that professional accountants do not as a rule recommend two banking accounts. Perhaps it is natural that they should prefer a more complex system of book-keeping with a cash-book in many columns devised to show the analysis of the general bank balance and how much of the actual balance belong to the solicitor. As I have already said, this system is theoretically perfect if kept up and if the solicitor understands it himself. I fear the average solicitor would not do so. I often hear it said that the work of a professional accountant requires another accountant to explain it, which reminds me of the common saying many years ago that if a clause in a Railway Bill had been drawn by one eminent Parliamentary Counsel it was necessary to lay the draft before another equally skilful in order to ascertain what it really meant. Allow me to recur to the duty of a solicitor as regards clients' moneys. In 1870 Lord Hatherley in the Court of Appeal laid down the law that a solicitor entrusted with money, not to be remitted to the client but to be employed in a particular manner, was bound to keep it totally distinct from his own money, and in no way whatever to deal with or make use of it. In an earlier case in 1825 it was held that if a solicitor pays into his own banking account money of his client, mixing it with his own, and the banker fails, the solicitor is liable to make good the loss. These requirements are doubtless met in honour and in law wherever (as is the case in 999 cases out of 1,000) the solicitor by some of the methods to which I have already referred makes sure that his cheques for his own use are more than covered by his own moneys in the general account. But still I suggest that a separate No. 2 banking account ensures that end better than any of the other methods, which involve constant thought and trouble and intricate calculations, and which may fall into abeyance in times of pressure or illness. In cases of partnership also neglect may arise from doubts as to which partner should or does undertake the duty. The working of the No. 2 account is easy and sure. The end in view is gained

every day. The solicitor knows when he looks at the No. 1 pass-book how much capital or undrawn profits are at his disposal. He knows absolutely whether he can draw against profits, and there is no danger of his drawing against *unrealised* profits. If he has an urgent request from a client for a temporary advance, a frequent occurrence in most offices, he can see at a glance whether he can grant it out of his own funds and without using those of other clients. In important and heavy trusts in active operation a separate banking account would doubtless be kept in the names of the trustees; but the solicitor's No. 2 banking account itself need not be divided up into a number of separate banking accounts, because each client's ledger account shows the amount of his credit and how much can be paid out to him. If he requires more (or in other words a loan) it must be provided from the No. 1 account out of the solicitor's own money. The careful working of the No. 2 account is a simple and purely clerical operation involving no effort on the solicitor's part beyond supervision. The clerical adjustment at the end of each month is also easily carried out by the cashier and book-keeper. To complete my notice of the law as laid down by the judges, I may refer to a recent case in which Lord Alverstone, in the Divisional Court (following an earlier decision of Mr. Justice Wills), said that in certain cases it might be professional misconduct for a solicitor not to keep proper accounts.* Then what has our society said on the subject. A few years since a very important special committee sat under the ably presidency of Mr. Manisty. Their report was adopted both by the Council and general meeting. That report declared that accounts carefully kept and periodically made up and audited and a balance-sheet are a safeguard both to solicitor and client, and that carelessness without dishonesty produces confusion which, under certain circumstances, may drift into dishonesty. The report adds that it is important for solicitors to remember that they are not bankers and ought not to make use of their clients' moneys, and that while there is no absolute necessity for any separate banking account, many solicitors do keep a banking account separate from their own to which they place all moneys in their hands belonging to their clients, *and that, in the opinion of the committee, it is very desirable that as far as possible this course should be adopted.* The italics are my own. I had not the honour of serving on the special committee who framed this report, but I most cordially agreed with it. Of course it is not suggested that a separate banking account will in all cases prevent fraud. Unfortunately, rogues can make use of elaborate accounts, as was apparent in the case of the Liberator Society, and in other more recent cases of fraud. Neither, for that matter, can Acts of Parliament or stringent rules of practice prevent fraud. A nation, I think, becomes honest, as it becomes temperate, from within, and not from external compulsion. Neither do I attach undue importance to any system as precluding such wrongdoing as arises from inadvertence, confusion, or ignorance. But I agree with the experience of Mr. Harper mentioned in the lecture referred to in my paper at the Weymouth meeting. He said that as auditor he had been connected with solicitors' accounts, directly and indirectly, for some years, and that unless a proper system is adopted and kept, it is the easiest possible thing for a professional man to glide into a groove of complication which means anxiety, loss, and perhaps ruin. He added that by keeping two banking accounts it became impossible for a solicitor to overdraw without having the fact brought to his notice. I have sometimes been told that a separate banking account is impossible and impracticable. Unwelcome and distasteful it may be, and apparently unnecessary, to solicitors long accustomed to a single banking account, but it is most certainly not impracticable. I will content myself on this point by repeating a statement made to me some years since by an old friend, the head of a London firm of solicitors of very old standing and the highest repute. He said that he had for thirty years kept all clients' moneys to a separate banking account, and that he could not have slept easy a single night if he had not done so. I come back, therefore, to the question, whether our tutors and examiners are to avoid this topic, which I regard as the essence of a solicitor's book-keeping. Are they to say that there are various plans,, more or less thorough, by following which a solicitor may feel sure that his clients' moneys are safe and may be able to sleep at night, and that one of these plans, which some think the best and others regard as needless, is a separate banking account, but that he is precluded from entering into a discussion and analysis of these various methods because the profession are not yet of one mind about it? Are our teachers of accounts and book-keeping to confine themselves to the dry bones of double and single entry cash-books, journals, ledgers, and balance-sheets. I, for one, think the time is ripe for a thorough discussion of the subject, and I put it forward at the present moment for the consideration of the Law Society as a contribution towards "the rules and precepts which it earnestly recommends for adoption by its members," and which, as the *Times* in a leading article on the 19th of August, 1905, remarked, every respectable solicitor would observe. And I venture to suggest that this meeting should make a recommendation to the Council to take the matter in hand and to consult all the county law societies with a view, if possible, to arrive at a unanimous decision as to the practice which should be recommended for general adoption by the profession, and taught in our classes and inculcated in our examinations. I am led to suggest that all the county law societies should be consulted by the consideration that in this manner unanimity may best be reached, which is essential, and by the fact that the addition of book-keeping to our examinations emanated from a recent resolution which was passed by the Chester and North Wales Law Society, and forwarded by them to the Council of the Law Society. I do not forget that we are meeting in Leeds, distinguished as the munificent patron of a learned and vigorous university, a city which has long been in the forefront of educational progress and is the seat of the Yorkshire Board of Legal Studies, and in the midst of a commercial community, where certainly, if anywhere, a practical question such as I have ventured to bring before you to-day may be discussed with advantage.

* Solicitors' Journal, May 27, 1905, p. 516.

Mr. J. W. Reid (London) expressed his firm adhesion to the suggestion that a second banking account should be kept. He earnestly hoped a recommendation would be made to the Council to this effect.

Mr. John Graham (president of the Sunderland Law Society) believed that if this had been done there would not have been so many lamentable instances of default on the part of solicitors. It was easy to distinguish between the solicitor's money and that of his clients. It would obviate the difficulty which occurred when a bank failed if the two accounts were kept in separate banks.

Mr. W. P. Fullagar (Bolton) also spoke in favour of a separate account. The system would be far better than one more elaborate which was unnecessary and would only complicate matters.

Mr. Heaton (London) urged that the Law Society should insist upon separate accounts being kept. The writers to the signet in Scotland had prescribed rules and there had never been a single instance of the misappropriation of trust funds. If solicitors wanted to retain the trust business of the country, it was clear that there must be a compulsory system. They must put forward something that would take the place of the official trustee. The business of solicitors was gradually leaving them, as, for instance, bankruptcy work, which had been done quickly and efficiently by them, and now there was a huge department which the country was taxed to keep up and by which the business was done slowly and unsatisfactorily.

Mr. E. K. Blyth (London) cordially agreed that there should be two separate accounts. He did not think it worth while to move a resolution, as the meeting seemed so unanimous upon the subject.

Mr. A. Middleton (Leeds) said that a separate account could be kept by every solicitor without any difficulty. But it was necessary to make it compulsory. He moved "That it be a recommendation to the Council in consultation with the country law societies to take the matter of the safety of clients' money into consideration with the view of adopting some authoritative rule or regulation to which all members of the profession must conform for the satisfaction of the public."

The motion was not seconded.

Sir Albert Rollit, LL.D., M.P., urged that they should not be content with precepts, but should adopt a constructive policy. The question was whether the profession could not protect themselves against the probability of instances of misconduct occurring in the future. The society had reinstated bookkeeping as a subject at the examinations, and it was therefore an essential part of the education of a solicitor. He hoped that every solicitor would be qualified at any rate to keep a correct record of his financial transactions.

Sir John Gray Hill said he had always adopted the separate banking account system. There was no difficulty in doing so, and it tended to clearness.

Mr. Budd said his object was that the solicitor should not under any circumstances spend his clients' money, or even his own working capital, but only that which he had earned.

Mr. H. Manisty (London) said that if accounts were properly kept there would be no difficulty. But anyone who had served on the Discipline Committee knew that over and over again solicitors' accounts were not properly kept. No accounts at all were kept or they were kept in a diary or on separate pieces of paper. There ought to be two accounts, because then no amount of negligence would cause a man to use his clients' money; he could only do so dishonestly. It should be impressed upon solicitors that they should not attempt an elaborate system of accounts, because such a system would probably break down.

Mr. F. A. Schierwater (Liverpool) advocated a system of insurance, which would give confidence to the public.

Mr. W. Lisle (Durham) said that such a scheme would throw an impossible cost upon solicitors.

The President deprecated the passing of any resolution in a hurry on this momentous subject. The solicitor was not a banker with regard to his clients' money, but merely an agent, and it was not part of his business to keep his clients' money; he should not retain it longer than was absolutely necessary.

Mr. Manisty said there were many cases where money came in to solicitors in considerable amount and they had to retain it for some days. A committee, consisting of six members of the society, six of the Council, and six members of provincial law societies, had reported that it was not the business of the solicitor to be a banker, but to get rid of his clients' money as quickly as possible.

After the adjournment for lunch

Sir Albert Rollit moved "That this meeting refers the subject of solicitors' accountancy to the Council in consultation with the country law societies for consideration and such action as it may think best in the interest of the public and the profession."

Mr. Graham seconded the motion.

Sir John Gray Hill supported the motion. There were 17,000 members of the profession, and many of them had not considered the question, and the best way to deal with it was to get it considered all over the country, and if possible get something like unanimity.

The motion was carried with two dissentients.

Is the Appointment of a Public Trustee and Executor Necessary or Desirable?

Mr. W. P. Fullagar (Bolton) read the following paper:

It may seem to those who have read the admirable comments and suggestions on the Public Trustee Bill of last session which were made by our late President, and are also contained in the society's report, and in that excellent memorandum on officialism with which we have been furnished, that it is scarcely possible or necessary to supplement them by anything further I confess that it is difficult to add to them any comment of striking novelty. At the same time the matter is, in my judgment, of such vital importance, not merely, or even so much, to our profession, as to the community at large, that I shall venture at any rate to emphasise the comments to which I have referred and to lay before you briefly my own views on the question with which I have headed my paper. In the first place, as to the principle of having a public trustee. I think that for many reasons it is undesirable. Is it not a striking feature of the present day, the almost universal desire which seems to prevail to have our work done for us, and to shift all personal responsibility on to the shoulders of other people? It is pre-eminently the age of machinery and officialism. For instance, the aim and (generally) the effect of the commercial combine is that the owner who formerly had the sole interest in and management of his business concern, hands it over to a directorate and to paid servants and managers and is perfectly contented, so long as the dividend warrants arrive regularly and are of sufficient amount. Again, the perfection and uses of machinery often result in a large reduction of hands, and in that way the wide and important bonds of personal interest and sympathy of the employer towards those upon whom he in the old days had entirely to depend for success, are materially curtailed. All this directly or indirectly has a tendency to make men more self-engrossed by reducing their intimate dependency upon others, and so lessening the opportunities for, and inducements to, sympathy and mutual interest. In the same injurious direction I believe would the appointment of a public trustee act. A trusteeship implies two things. On the one hand, a confidence by the testator or settlor that he has a friend or friends who, from feelings of friendship and regard, are willing to undertake certain trouble and responsibility without any special fee or reward, in looking after his worldly affairs when he is gone. On the other hand, acceptance of the trust implies that a man realises that the true life is not the selfish one, and therefore he is willing to put himself to trouble and to undertake responsibility for others simply because they are his fellow men and his friends and not (whether, I venture to say, he be one of our much maligned community or not!) for any gain to be acquired by so doing. Therefore I say that the principle of a public trustee is undesirable, and will be of injury to the community by taking away the opportunities for help and sympathy and unselfishness which private trusteeships must necessarily afford. Of course I know that the principal and avowed aim of the promoters of the recent Bill was directed against the appointment of members of our profession as trustees, and in the debates on the Bill much capital was endeavoured to be made out of the sad instances of fraudulent solicitor trustees to which, during the last few years, public attention has been drawn. The admirable remarks of Sir John Gray Hill in our defence need no addition by me. They cannot be improved upon, and I feel sure that they met with the warm approval of the whole profession. Suffice it to say, that when we consider the large number of practising solicitors, and that to almost every one of them comes at some time or other the duty and opportunity of acting as a trustee, and with that opportunity all the responsibility and possibilities which are thereby involved, the numbers of such deplorable cases in which confidence has been misplaced are very few and far between, and in no way sufficient to justify any wholesale condemnation of our noble profession or to make such a measure as the Public Trustee Bill at all necessary. My experience of over forty years in Lancashire with regard to the appointment of solicitors as trustees is that clients are seldom eager or willing to appoint a solicitor trustee. I don't think that this proceeds so much from want of confidence in us, but mainly because they prefer to keep their private affairs as much as possible in the hands of their relatives and friends. Some persons have no doubt the idea that a solicitor trustee means necessarily extra cost to the estate, but I think that we who are behind the scenes can testify not only that such an idea is erroneous, but that as a rule those of us who are appointed trustees endeavour to realise and appreciate the confidence reposed in us, by giving much work and advice without charge, and by keeping down the costs as much as possible. Even then we often get more grumbling than gratitude from the beneficiaries whose interests we are striving to protect. There are, I believe, very few instances in which the appointment of a solicitor as a trustee will be found to yield him adequate remuneration or much satisfaction, beyond the feeling that he tried to do his duty in the face of much needless suspicion and often of great misunderstanding. With regard to directions given by testators, I have never come across a single instance where a will has specifically directed the employment of a solicitor trustee in the winding up of the estate. At the same time, we shall frankly admit that it is the invariable custom where a solicitor of position and respectability is appointed executor and trustee, and where the will contains the ordinary clause for his remuneration, that he should therefore be employed to prove the will, and should advise in and carry out the affairs of the trust, and for the simple reason that the testator has probably asked or desired him to undertake the trust in order that it may have the benefit of his experience, guidance, and advice. There may also, of course, be a case now and again, where, by death or other causes, the whole estate and its administration do become vested in the solicitor trustee. As a rule, however, if clients would endeavour whenever possible to appoint at least three trustees, and if beneficiaries would act upon business lines, and not be merely content with the half-yearly receipt of income, but at any rate see that the full number of trustees is kept up, or if not, make use of the Judicial Trustee Act; and if co-trustees would be willing, not merely to accept the trust, and then hand it over for all practical purposes to the solicitor trustee, but would take a little active interest and trouble in seeing that all was in order, we should hear of even still fewer cases of fraud, and a Public Trustee Bill would be more unnecessary than, even as things are, it appears to be.

The *Times*, in a recent leader, expressed an opinion that legislation would not have been required if our society had taken up the matter with a firm hand and had formulated stringent but workable rules, to be observed by all executors on pain of being *primâ facie* guilty of misconduct, and then went on to name certain suggestions which had been made in this direction. It had been suggested, for instance, that such rules should provide that there should in no circumstances be any mixing of trust and private funds, and that the beneficiaries should automatically be provided yearly or half-yearly with a statement deposed to on affidavit giving full particulars as to the funds. Another suggestion was that a certain proportion of the beneficiaries might apply by originating summons to have the capital moneys paid into court, but that the management of the trust should remain as heretofore in the hands of the trustees and their legal advisers. Still I maintain that when all is said and done we must not forget that a trust is a *voluntary* thing in its creation and in its acceptance—that in its inception it is begotten of confidence in the person or persons appointed—that its acceptance is seldom (if ever) the outcome of any deliberate intention to defraud—that such acceptance and its consequences mean, as a rule, a large amount of unremunerative and thankless trouble—and that difficult as it is even now to obtain the valuable and much valued assistance of friends as trustees and executors it would be next to impossible to do so if they knew that their position was fettered with penal rules and regulations which seemed to suggest that every trustee and executor (especially if he be a solicitor) is little better than a rogue, bent upon fraud and plunder! It should also, I think, not be forgotten that in the majority of the cases of fraud which have occurred there has not merely been the wasting and misuser of trust funds, but, as a rule, the raising of money by forgery of deeds, etc. Rules and regulations, however stringent, can of themselves do little to prevent a man bent upon gaining money by such a system of fraud as this from being successful. I have no desire to pose as one who (as the *Times* expresses it) "makes light of malversations" or thinks that "all is now for the best"; but I don't believe that any fencing round of the trust system with strict rules and regulations would accomplish what is desired. As to the recent Public Trustee Bill, it possessed many most objectionable features which could scarcely satisfy the minds of business men. The opposition to it of our society (as our late President emphatically pointed out) was not on professional grounds only—and if it had contained suitable provisions tending to preserve estates and to protect securities without threatening (as it did) to be the nucleus of a costly and unwieldly department of the state, with all its attendant officialism, and if the provisions as to liability for fraud and negligence had been less unsatisfactory, it might have called for our support, or at any rate, prevented active opposition. As our report says: "There can be no reasonable objection to a public trustee who (like the Official Trustee of Charities in charitable trusts) would act in reference to private trusts as a custodian but not as administrator of the trust property. The official proposed by the Bill was to have the administration and discretionary powers as well as the custody." The Council further pointed out that there was, in their opinion, no demand for any such official, particularly when one considers (*a*) that if constituted he was not bound to accept any difficult or small trusts; and (*b*) the facilities and provisions of the Judicial Trustees Act. It was at first proposed that the Bill should only have, if passed, a tentative existence of five years, but this limit was struck out by the Standing Committee of Law. If the Bill, therefore, had passed in its amended form, vested interests would have at once been created and the difficulty of ever getting rid of the system would have been increased. A clause was also introduced which gave (except as otherwise provided by rules under the Act) the appointment of all salaried officials to the Lord Chancellor, who was himself to frame the rules! What a vista of substantial patronage does this open out! The valuable memorandum which has been issued as to the continued increase of officialism reminds us that in the report of the select committee (of which the Judicial Trustees Act, 1896, was the outcome) it was specially reported that the manager of a trust ought not to be a person separated by official red tape from those with whose interests he has to deal, nor a person to be approached by formal proceedings either of an official or of a legal character, and that if all that could be offered to the public was an elaborate hierarchy of hardly accessible officials it would be as well to leave things as they were. The recent Public Trustee Bill had impressed upon it a clear possibility of such a hierarchy, and one which, as our memorandum points out, could not be established or carried on without a serious annual expenditure (not less than a million sterling) with corresponding patronage. This expense would fall compulsorily on the beneficiaries—often women and children with fixed and diminishing incomes. The memorandum adds: "It would amount to taxation

without representation and with no direct responsibility to the House of Commons or opportunity of public criticism on appointments or proceedings of officials. Such establishments cannot, moreover, be abolished without heavy claims for pensions and compensation." Let me give you an extract from an admirable article on the officialism side of the Bill which appeared in the SOLICITORS' JOURNAL of the 8th of April, 1905. The writer says:

> "The scheme is simply part of the larger question to what extent officialism shall be permitted to permeate the everyday life of the people, and to compel them to transact through all the routine and delay of a public office, matters of a private nature, which are now transacted by private individuals. Where these matters need to go beyond the trustees themselves, they go to the family solicitor, who probably knows all the circumstances better than the trustees, and who in many instances has been the trusted adviser of the family for years. Suppose the trust transferred to a public office. No step can then be taken without first approaching some inferior clerk, and when at length the applicant arrives at a responsible official, he finds in him a perfect stranger, and a stranger who acts in accord with the dilatory and unobliging traditions of official life. If any legal complication arrives, the applicant will be referred, not to his own solicitor, but to some firm to whom the department sends all its work, and again he will have to go into his case with strangers. If such a system is to make any progress in this country, where the position of trustees and of their solicitors is well known, we shall be very much surprised. As a voluntary system it will succeed no better than registration of title. Then we shall have the inevitable agitation for compulsion. The public trustee will have to justify his existence, and it will be necessary to persuade the political party which then happens to be in power, that the people who decline to see the advantages of a public administration of trusts are wilfully blind, and that a paternal Government must force on them the benefits they ungratefully decline to take for themselves."

The idea of the Bill from the expense side reminds me of an instance which recently occurred in connection with a board of guardians. The workhouse master applied to them or an ironing machine, and so impressed upon his board its absolute necessity, that though they were staggered at the price (£200) they would have given the order had not a new member pertinently inquired whose clothes the machine was required to iron, as it seemed to him that the workhouse inmates' clothes would well have been ironed by hand. The board then learnt for the first time that the £200 was to be spent, not for the benefit of the inmates, but in order that the collars and cuffs of the workhouse officials might be properly ironed. In the same way it seems to me that the only persons who would have benefited by the proposed Bill would have been, not the beneficiaries whose interests it professed to safeguard, but the array of officials who would have been required to carry its provisions into effect. There were many other minor points in the Bill which were objectionable, but I think that sufficient has been said to show that it was a Bill which, in the interest of the community at large, was neither necessary nor desirable. In my judgment the Judicial Trustees Act, 1896, is amply sufficient for the present public need, and quite able to deal with all present and probable difficulties. A public trustee, even as a mere custodian of property, is not really required. There is no urgent demand for such an official, and for the reasons I have given in the early part of my paper I submit that it is not for the benefit of the community that the creation of such a demand should be pressed. I further fail to see how any plan can be devised for such an appointment which is free from the evils of officialdom and burdensome expense. On the other hand, if such a plan is possible, and if a satisfactory measure can be devised which may have for its sole obect the establishment of an officer whose appointment may reduce the difficulties which testators and settlors sometimes experience in finding suitable trustees, and which, whilst safeguarding the interests of beneficiaries will not create a needless and heavy burden upon their estates, then I am sure that even those of us who might still doubt its necessity would not care to pose as obstinate obstructors (or even as passive resisters) but would give it our best consideration and assistance.

One other point and I have done. The *Times*, in the article to which I have before referred, uses the expression that "The solicitor trustee will not continue to 'flourish' unless he falls in with public sentiment on this matter." I should like to assure the writer and readers of that article that according to my experience there are few, if any, solicitors who have had any long and intimate acquaintance with the supposed delights and responsibilities of trusteeships who have ever found that there has been much beneficial "flourish" about them. If such solicitor trustees have gone wrong they may for a time (like the ungodly persons described by the Psalmist) have flourished "like a green bay tree." If, on the other hand, they have done their duty and have had (as I hope and believe the majority of us have) a soul above mere costs and remuneration, they have, I think, generally found that except and beyond the *flourish* of the pen which recorded their appointment in the will or other document, there has been little in the position to contribute a "flourishing" result, from a pecuniary point of view. Still, I venture to say that in such cases their reward has been and ever will be one far greater than money can procure. It will be the happy and glorious reward which ever attends the right fulfilment of confidential trust and the satisfactory carrying out of duties unselfishly undertaken and faithfully performed.

Mr. MIDDLETON urged that the Council should take the attitude of saying they would not approve or adopt in any form whatever the Public Trustee Bill. Solicitors were not the only persons who held other people's moneys. There were auctioneers and stockbrokers who did so. A most unjustifiable aspersion was cast upon the profession, and the Council should give an unflinching opposition to it. He moved "That the Council of the Law Society be desired to offer an unflinching opposition to all Public Trustee Bills."

Mr. J. INDERMAUR (London) seconded the motion. He hoped the Council would oppose the appointment of a public trustee, which would be most disastrous to the profession. Every person on becoming a solicitor should be required to deposit a sum of money, as was the case with stockbrokers, say £500 or £1,000, or to enter into a bond with sureties.

Mr. E. L. WALLIS (Hereford) said they were all opposed to the appointment of a public trustee, but so long as his duties had nothing of an administrative character solicitors would have nothing to complain of or to fear.

Mr. J. H. RADFORD (London) opposed the motion, which would have no sort of value.

Sir ALBERT ROLLIT pointed out that the Bill was not a Government, but a private measure, which had only been brought on by the accident of the ballot and was not likely to be heard of again. The Council must consider impartially matters brought before the House of Commons and they must consider any such Bill. Sir Henry Fowler and he were pleased to do the best they could in the House of Commons, but the resolution, if they felt themselves bound by it, would disarm them. He suggested that the matter should be left to the Council.

Sir JOHN GRAY HILL agreed with Sir Albert Rollit. The Council were always trying to assist the profession whether in town or in country. The resolution went too far. If a Bill were introduced which gave not compulsory but optional powers to testators or beneficiaries to put their funds in the custody of a public trustee there could be no harm in it. There were trustee companies who performed like functions.

Mr. A. H. GREEN (Nottingham) thought the motion injudicious. He urged that the Council should frame a measure to enable testators to do everything possible to safeguard their funds, and that would remove the danger of officialism.

The PRESIDENT suggested that in view of the discussion Mr. Middleton should withdraw the motion.

Mr. MIDDLETON, however, declined to do so, and upon being put to the meeting it was negatived by a large majority, only five votes being given in its favour.

DINNER.

In the evening a dinner was held at the Queen's Hotel, Mr. J. RAWLINSON FORD (president of the Leeds Law Society) taking the chair. The guests included the President of the Law Society, Sir John Gray Hill, Mr. Manisty, Mr. T. Marshall (hon. sec. of the Associated Provincial Law Societies), Mr. E. W. Williamson, Sir J. Kitson, M.P., Mr. H. S. Cautley, M.P., Mr. Rowland Barran, M.P., Dr. Bodington, Mr. A. G. Lupton, and Dr. Bickersteth (vicar of Leeds).

Sir JAMES KITSON, in proposing the toast of "The Law Society," expressed his admiration of the way in which great secrets and confidences entrusted to the legal profession had always been regarded as sacred. With respect to the proposed institution of official trustees, it would be a sad day for the country when it was considered necessary that everything should be regulated by the state. He considered they should oppose as far as possible the effort to regulate everything by military discipline without the possibility of meeting the various changes of the situation which occurred from time to time.

The PRESIDENT of the Law Society, in responding, spoke warmly of the hospitality shewn by Leeds to the society. He said that the Council of the society were always ready to receive the criticism of their friends, and observed humorously that some of their Yorkshire friends were not behindhand in their criticism.

Sir JOHN GRAY HILL, in proposing "The Country Law Societies," said that Leeds had a very influential and powerful law society which, it was interesting to observe, this year celebrated its centenary. The country law societies had fulfilled a most useful function. He was altogether for union in the profession, and the country societies made admirably for union. It was not creditable to the profession that only half of its 17,000 members belonged to the parent society. He could not understand the attitude of any man who failed to join the local society and the central society as well. It was an example of the apathy, ineptitude, and inefficiency of which complaint had been made in this country of late. What they all wanted to do was continually to raise the standard of honourable dealing and of education in the profession.

Mr. MARSHALL responded. He said solicitors considered it fortunate if they were able to check ill-considered legislation. They had some very loyal and staunch friends among members of Parliament.

THEATRE.

Members attending the dinner were provided with tickets entitling the ladies accompanying them to Leeds to seats in the dress circle of the Grand Theatre, where Miss Marie Tempest appeared in "The Freedom of Suzanne."

WEDNESDAY'S PROCEEDINGS.

OFFICIALISM AND THE PROPOSED PUBLIC TRUSTEE.

Mr. J. W. REID (London) read the following paper:

The extension of officialism in the administration of private affairs has of late years become so considerable that the Council of the Law Society in June last considered the matter of sufficient importance to prompt

the issue of a special memorandum upon the subject. As that memorandum has been in the hands of every member of our society, and ought to have received the careful study it deserves, I do not propose to go over the same ground, but would merely remind you very shortly of the conclusion arrived at from the facts set out in the memorandum. That conclusion is shortly that the public do not welcome official interference, especially when it is made compulsory. The three striking instances chosen to illustrate this are: (1) *The Bankruptcy Department of the Board of Trade*, where five-sixths of the bankrupt estates are withdrawn from the control of officials by the creditors as soon as they are permitted to act freely. (2) *The Companies-winding-up Department of the Board of Trade*, where the cost of official liquidation is from 50 to 100 per cent. more than in voluntary liquidations by unofficial trustees; and where no more than 5 per cent. of the total liquidations come under compulsory winding-up orders, and of that 5 per cent. one-third are taken out of the hands of the official receivers so soon as the creditors can exercise their option. (3) *The Land Registry*, started in 1862 for registration of title to land, which, having failed completely as a voluntary system (the annual new registrations of title averaging no more than eighteen) was in 1897 made compulsory for three years, in a limited area, by way of experiment. The compulsion extends only to possessory title, and it is found that there is practically no increase in voluntary registrations of absolute title. The memorandum to which I have been alluding states that "the working of compulsory registration is almost universally disapproved by the great land and building societies, the metropolitan borough councils, and bankers, merchants, and traders generally." I will not trouble you with any statistics of the enormous cost of these conspicuous failures in attempts to force upon the public official interference, for these are sufficiently set out in the memorandum of the Council. My purpose is to say something about the pernicious error which lies at the root of this officialism, and the recent instance of a further attempt to extend that error in regard to the proposal for establishing a new branch of officialism under the name of the office of public trustee. The late Lord Herschell, when giving evidence in 1895 before the Select Committee on Trusts Administration, intimated that the only officialism which could be reasonably objected to was the doing by a public officer of that which other people in some calling or profession do for reward, and that, therefore, there could be no objectionable officialism in substituting a public trustee for private trustees. With great respect to the opinion of any Lord Chancellor, I venture to say that this view is altogether too narrow. The real point is that the management and administration of affairs by the individuals concerned in the results is in every free country vastly preferable to the building up of Government departments to manage and administer affairs according to the stereotyped notions of the official or officials in charge of the department. It is not in accord with the genius of either the English or Scottish peoples (and perhaps also the Irish) to have their private affairs managed for them by state officials—their whole history shows that they prefer to manage their own affairs in their own way. In some continental nations—as for example in Russia—to be a Government official is the great mark of distinction; but that calamity has not yet befallen us. An all-important point to bear in mind is that when once you have organised a body of officials who can act together under Government authority, their power against the freedom of individuals becomes greater and greater, until you may find that you are gradually (if unconsciously) imitating all the worst features of a bureaucracy, such as that which exists in the country to which I have alluded. An amusing instance of officialdom came before me a few weeks back. Having registered a title at the Land Registry, and having waited for some considerable time for that mysterious document called the land certificate, I received a letter of almost pathetic complaint that some official person had failed to get access to the house to make measurements. Without a word to the owner or to the solicitor or to anyone else, some one had been sent up to the house to make measurements, to do what was called "check the plan," although it was a leasehold possessory title with a plan on the lease giving the measurements. The tenant being a free-born Briton, had evidently objected vigorously to an unexplained intrusion on his privacy. The practical result was that my client had to wait from the 18th of July (when I registered the title) until the 5th of September, when the land certificate was sent to me. I do not wish to spend time in expressing regrets over the mischief already done in the cases of the Bankruptcy Department, and the Companies-winding-up Department, or with regard to the Land Registry. Perhaps the only practical thing which can be done in the case of the Land Registry is to continue to press for the inquiry into its working, which has been promised and neglected. But there is just time to do something vigorous to prevent the bureaucratic element coming into the privacy of our hearths and homes, in relation to trustees of wills and marriage settlements. It would take too long to give a full account of the various Bills which have been introduced into Parliament with this object. In one at least of the Bills the present Lord Chancellor was concerned, and there is something instructive and to some extent humorous in the admission which he made (when giving evidence before the Select Committee of 1895) that he was strongly in favour of having a public trustee, partly because some companies were being established for the purpose of administering trusts. As everyone knows, the result of the report of the Select Committee of 1895 was the passing of the Judicial Trustees Act, 1896. The system had been successfully worked in Scotland for some years prior to this Act; and under it a trustee can be appointed by the court, on the application of any party interested in the trust, and such trustee will be responsible to and under the immediate control of the court, and be bound to have his accounts audited every year. This is, of course, a totally different thing from having a permanent public official. Lord Maclaren (one of the Lords of Session in Scotland), by whose evidence the committee were largely guided in their report, showed that the Scotch method, under which official supervision by an officer of the court was secured, but official administration avoided, had worked exceedingly well. Under the system which has worked so well in Scotland, and has now been passed on to us, under the Act of 1896, the judicial trustee (called by the Scotch "judicial factor") is not an official personage at all. He may be a member of the family, or a family friend, but is more often a chartered accountant. He is nominated by the beneficiaries, and such nomination is confirmed by the court. In this way the people who are most concerned get the man that they prefer to act in the administration of the trust for them, and the supervising by the court (through the accountant of court) gives the protection requisite. Again the duties of administering the trusts are thus divided between hundreds of different trustees, who are put under supervision of the court, instead of trying to establish an office of public trustee and endeavouring to find an official person who could have the knowledge, and be able to give the time to act in a very large number of trusts. Amongst other witnesses who gave evidence before the committee of 1895 was Lord Justice Cozens-Hardy (then at the bar), and he put his views very plainly in saying that "If you are to have a public trustee of any kind I must say that I have the strongest possible feeling he must not be an official of or in any way responsible to the Treasury or under a public department." The report of the Select Committee of 1895 shows that the committee were alive to some of the dangers likely to result from the appointment of a public trustee, for that report contains the following words: "The individual who on any particular occasion manages the trust must not be separated either by official red-tape or by judicial etiquette from those with whose interests he has to deal. It must be made clear that he is not a person to be approached by formal proceedings, either of an official or of a legal character, requiring to be satisfied of the most trifling fact by prolix and expensive proof, but a man empowered and required to use his own judgment, to make any necessary inquiries for himself, and to take the initiative in the interest of the trust either of his own motion or at the request, however informal, of anyone concerned." . . . "But if all that can be offered to the public is an elaborate hierarchy of hardly accessible officials, or a reproduction of the tedious and costly methods of the past, it would be as well to leave things as they are." It will be obvious that, if a Public Trustee Department were established, it would not be sufficient to have one official, or one body of officials, located in London. The scheme to be of any practical utility would require branch offices in all the larger cities and towns throughout the country, and it is proposed to meet the cost of this by a percentage charged upon the various trust funds thus administered. It is expected that by this means the department will, in course of time, pay its way without cost to the taxpayers in general. But it is clear that some considerable time would elapse before the department could pay its way. The usual argument, that the employment of the Public Trustee Department will be only optional, is used in support of this intended experiment. The Select Committee of 1895 reported that it would be not only unnecessary but mischievous to make any such system compulsory. However, we have got to bear in mind what is to happen if the proposed experiment is not successful. After setting up offices throughout the kingdom and appointing a numerous staff of skilled men, how are you going to disestablish them if it be found that but few people are is fascinated with officialism as to wish to have their private trusts worked through a public department? Is it not obvious that one of these things must happen? Either (1) the offices will have to be abolished and the salaried officials compensated; or (2) the Treasury will have to go on year after year facing a loss—in other words, the general tax-payer will be mulcted; or (3) the system will have to be made compulsory to bring work and the consequent fees into the Public Trustee Department, which people, when left to themselves, do not wish to employ. There has been no general expression of a desire for a public trustee, and the Bills which have been introduced to Parliament with this object, since the Judicial Trustees Act, 1896, passed, have been brought in by a single member of the Select Committee of 1895, who presumably did not consider that sufficient attention was given to his views by the report of that committee, or perhaps one may regard the member as a visionary person in search of an ideal trustee who will cost nothing. But having regard to the way in which Parliament does, or fails to do, some of the most important part of its work, there is quite a substantial danger that some ill-considered Act for establishing a Public Trustee Department may get on the Statute-book before long, particularly when introduced with the wheedling but delusive assertion that it is to be merely optional. On principle we ought to strongly object to having the State made to undertake the responsibility and to assume the authority of administering the domiciliary duties of private trusts. As business men we know that everyone must entrust some of his affairs to be managed by others. A landowner must have his steward or agent, and no one has been bold enough to suggest that the state should interfere in such a matter, or guarantee him against default or misconduct of such agent. Of course we are met by the usual statement that we, as solicitors, are opposed to a Public Trustee Department because it would be of pecuniary disadvantage to us. On the other hand I should think it quite likely that there would be an increase in the solicitors' work, in getting up all the evidence that a public official would require before he would act, and in attendances at his chambers whereby many trusts would be administered with greater expense. However that may be, we are fortunately not entirely guided by our pockets; but there is another consideration which does not affect us closely, viz.: that the delays and expenses inevitably connected with

the administration of a public department would hinder business, and for that the solicitor usually has to bear the odium, however little he may deserve it. I recollect that a former president of the Liverpool Law Society (when contemplating what might happen to our profession if the state somehow succeeded in doing most of our business for us) made an amusing parody on some lines from Goldsmith's "Deserted Village," and the humour of the lines must be my excuse for quoting them from memory:

"Judges and kings may flourish, or may fade;
A breath can make them, as a breath hath made;
But *the Solicitor*, his country's pride,
When once destroyed can never be supplied."

THE CHANCELLORS OF THE NINETEENTH CENTURY CONSIDERED AS LAW REFORMERS.

Mr. E. K. BLYTH (London, a member of the Council) read a paper on this subject which we hope to print next week.

ALIEN PILOTS.

Mr. S. D. COLE (Bristol) read the following paper:

The fact that foreign shipmasters can qualify as British pilots has for years been a grievance with our native-born pilots, whose livelihood is gained by navigating ships through the intricate courses which must be followed in approaching and leaving the ports of this island kingdom, but recently the question has begun to force itself upon public attention in a wider aspect, and the opinion that present conditions might involve a grave national danger if we became engaged in a war with a maritime power is fast gaining predominance. British pilotage certificates are being granted in increasing numbers to alien captains, and the matter demands the attention of all who are interested in the safety of this country. It needs no special knowledge to understand the danger of neglecting a possible safeguard against invasion, but a legal mind is perhaps desirable for a full understanding of the alien pilotage question, inasmuch as it originally arose owing to the doubtful meaning of an Act of Parliament, and it seems appropriate that a gathering of lawyers should devote some consideration to the subject. In practically all maritime countries except our own the local knowledge necessary to take a ship safely into or out of port is carefully limited to a body of native pilots, and in most instances not even native captains are allowed to acquire a pilotage qualification for their own vessels, but they are bound always to take a pilot on board. Our system of compulsory pilotage, on the other hand, was modified by provision being made for the grant to masters and mates of ships habitually trading to a particular port of certificates authorising them to pilot their own ships. The power to grant these certificates was conferred by Acts passed in 1849 and 1853, which were consolidated in the Merchant Shipping Act of 1854, and it was in the interpretation of these statutes that a difference of opinion first occurred. The view held from the first by all the local pilotage authorities has been that when the Legislature made provision for "any master or mate" being examined, and, if found fit, granted a certificate allowing him to pilot his own ship, it did not intend the procedure to be available to any except Britishers, and in the same way the reference in the consolidating Act of 1854 to the master or mate of "any ship" has been considered as applying only to any British ship. The Board of Trade, however, took the view that there was no implied exclusion of foreign nationalities, and, as any candidate who was refused by a local authority could go past it and obtain a certificate direct from the Board of Trade, that department was in a position to disregard the opinions of the large number of practical men constituting the local authorities. It could nullify the effect of any action they might take, and it did so. In 1888 the point came within the scope of the inquiry conducted by a Select Committee on Pilotage, and, after ascertaining that only thirty-five aliens then held pilotage certificates, the committee recommended "with some hesitation" that the practice of allowing foreigners to qualify as British pilots should be continued, and this recommendation was carried into effect by an Act of 1889, which has since been consolidated in the Mercant Shipping Act of 1894. There is, therefore, no longer any doubt as to the interpretation of the law. A foreigner has equal rights with a British subject in this matter, but, in spite of the fact that this is the express provision of an Act of Parliament, the seafaring community of this country is still as much opposed as ever to the view which has all along been the official opinion at the Board of Trade. It is admitted that the granting of a certificate does not give an alien the knowledge necessary to pilot a ship, but it encourages him to acquire that knowledge, and in a sense it also provides him with the opportunity of doing so, because, in his case, the period of practical instruction through which a British pilot must pass is dispensed with, and the alien makes himself really efficient in local knowledge by constant practice after obtaining his certificate. By dispensing with a pilot the foreign shipowner makes a saving in dues, and foreign mercantile officers have an inducement to qualify as British pilots, inasmuch as they know that by doing so they improve their chances of promotion in the naval reserve force of their own country. So strongly do some of the local pilotage authorities feel on this question that more than one authority has, during the last year or two, declined to have anything to do with foreign applications, and candidates have thus been forced to avail themselves of their right of appealing to the Board of Trade. The fact is that, although, as a result of the attitude of the committee of 1888, the granting of pilotage certificates to aliens does not offend the letter of the law, it does offend the feelings not only of those who are immediately concerned, but also of the average citizen. There are many signs which go to show this. One of the most noteworthy is the circumstance that every member of the committee of 1888 who is still living is understood to hold an opinion contrary to that expressed in the report of the committee on which the existing rule of law is based. Lord Claud Hamilton, who was chairman, has said that "we are training up a body of men who, in case of war, will add to the strength of the intelligence department of foreign countries." Recent expressions of opinion from representative public bodies such as the Navy League and the Associated Chambers of Commerce have been opposed to the continuance of the present practice, and the movement to bring about an alteration of the law has met with very hearty support from the newspapers. A few months ago, at a gathering at the Royal United Service Institution, several speakers pointed out the risks arising from our encouraging the foreign pilot, and their remarks inspired some verses and also a full-page cartoon in *Punch*, in which a number of alien pilots were depicted as "right men in the wrong place." Reciprocal advantages are not enjoyed by British captains in foreign ports, except, possibly, in some unimportant and isolated instances, and there is no likelihood of practical effect being given to the suggestion made by the committee of 1888, that reciprocity should be obtained from other maritime powers. What is required to remove the injustice from which British pilots are suffering, and to put an end to the conditions so undesirable from the standpoint of national defence, is a short amendment of the section in the Merchant Shipping Act which authorises a pilotage authority to grant a pilotage certificate to the master or mate of any ship. The amendment might take the form of a proviso limiting the power of granting such certificates to cases where the master or mate desiring to qualify as a pilot is a British subject, and the ship is a duly registered British ship. Attempts at legislation in this direction have been promoted by the United Kingdom Pilots' Association, but the campaign has not yet been brought to a successful conclusion. The subject was raised by questions in the House of Commons several times during last session, and the moving of a resolution relative to it by a member who secured first place in the ballot for a particular evening was only prevented by the adjournment of the House shortly before the hour fixed for the motion. Among members of Parliament, as elsewhere, there is a growing feeling in favour of an alteration of the law. Let us hope that an end may soon come to the state of things which so eminent an authority as Lord Charles Beresford has declared to be "a glaring injustice to British pilots and a source of great danger to the country in time of war."

LAND TRANSFER.

Mr. J. S. RUBINSTEIN (London) read the following paper on this subject:

The startling increase year by year in the public expenditure is a matter which to any reflective mind is calculated to create the most profound concern. Unfortunately in these days minds of this character seem to be exceedingly limited in number and have apparently so little influence that the authorities obviously consider they can be safely ignored. We live in days when the authorities appear to hold the view that the merits of the Government are to be judged by the amount of its expenditure. This has consequently gone up by leaps and bounds. Side by side with increased expenditure the House of Commons, which in theory checks and controls the outlay, has yearly become more and more powerless until it is now in practice a mere registering machine. The executive have decided that the art of government is far better understood by them than it can be by anyone else, and they have accordingly introduced such new practices, rules and regulations, and have carried matters through with such adroitness and made themselves such complete masters of the situation that they can treat with indifference, if not with contempt, any and every attempt made to call them to account. Anyone who has followed, say, for the last ten years the Government methods and procedure will be painfully conscious of the truth of what I say. To prove my assertion with regard to the increased expenditure it is only necessary to place side by side the amount of the National Debt and of the expenditure for the years 1894, 1899 and 1904 respectively. These figures are:

		National Debt.		Expenditure.
To March,	1894	£666,154,294	...	£78,924,592
"	1899	627,526,599	...	95,953,235
"	1904	762,629,776	...	130,530,775

The increase can no doubt be traced largely to the partiality of the authorities for officialdom, a partiality that in many cases rests on the assumption that the state is capable of doing work necessary or otherwise for the individual far better than the individual can do it for himself. A Burmese proverb describes officials as one of the five great enemies of mankind, and yet our rulers are apparently lost in admiration of the methods foreign countries adopt to regulate the lives and habits of all their subjects by armies of stiff-necked officials. The following words taken from a letter that appeared in the *Times* last month well describes what these methods are: "We must bear in mind that on the Continent Governments have every kind of power imaginable concentrated in their hands, from the midwife to the village policeman; nothing can happen without a previous consent obtained from the Government, not even a pedlar's licence or the right to open a chemist's shop can be granted by any other authority except the Government. The levying of taxes, rates, etc., is all in the hands of the Government only, and so is the spending of them. So much so is the Government everything and everywhere that, if meat

happens to be dear or not up to the expected quality, no one dreams of grumbling at the butcher—they swear at the Government as a matter of course. If the roads are bad, if trains are late, etc., it is invariably laid at the door of the Government." The growth of the salaries paid to officials keeps pace with and in its turn helps to accelerate the increase in expenditure. The following figures establish this point:

1894-5	Official Salaries	£16,145,050
1899-1900	,, ,, ...	19,719,683
1903-4	,, ,, ...	22,877,926

It would be exceedingly interesting and instructive to trace the increase in the official salaries in the various public departments, but such an inquiry would, for my present purpose, cover far too much ground. My object now is limited to dealing with one concrete example to prove with what absolute recklessness public money is raised and spent, and to show with what patience and perseverance the authorities go to work to bring about the introduction and perpetuation of a system wholly opposed to the interests of the public and whose only *raison d'être* is the endowment of officialdom. The example that I propose to deal with has reference to the system of officialdom created by an Act passed in 1897, on the pretence that the transfer of land would be thereby simplified and cheapened, whereby some 250 officials have been brought into existence. The responsibility is not ours that the subject of land transfer has during the last few years formed an engrossing subject for consideration at our annual provincial meeting. The subject is one of such vital importance to the public, our clients, and ourselves, that we would be wanting in our duty if we omitted on any suitable occasion to call public attention to the working of a system that is daily levying a heavy toll upon all land transactions in London and tending more and more to complicate dealings in property. It was doubtless in the minds of those responsible for the Act of 1897 that if once the system could be brought into operation the opposition would die out and the public would, in a short time, accept its existence as a settled matter and therefore accustom themselves to live under a system that it was impossible to remove. The authorities had doubtless good grounds for imagining that the acceptance of the system in question would follow the normal course, and that the longer it remained in existence the more remote would be the prospect of its being questioned. I am happy that in the case under consideration the authorities will find that it is the exception that proves the rule, and that the steps that have been and are being taken to keep the matter before the public must, before very long, be successful in putting an end to the existence of a system so vicious that if the matter were only regulated by reason and in the interest of the public it would not continue in existence a single day. The difficulty I feel in dealing with this subject arises from my desire not to unnecessarily trespass on your time by repeating matters that have been referred to at your meetings time after time and with which you are all so familiar. I have, however, thought that a useful purpose would be served by setting out in chronological order the various events that have occurred bearing upon the introduction and working of the system of registration of titles in this country. [Mr. Rubinstein then stated the order of events, beginning in 1862.] It will be remembered that in 1900 Parliament sanctioned an expenditure of £265,000 public money in erecting a new Registry Office. There is now too much reason to fear that a further call will shortly be made on a patient public as the site of the building has alone cost over £155,000. In reckoning what the new system has cost the toil levied on the transactions that have passed through the office under the 1897 Act must be taken into account. The fees so drawn from the pockets of bewildered purchasers and mortgagees between March, 1899, and March, 1905, are as follows:

Year ending.	Fees Received.
March, 1899	£21,837
1900	35,206
1901	53,102
1902	61,704
1903	64,216
1904	67,348
1905	62,402
	366,515

The total of £366,515 is not an unsubstantial sum for the unfortunate property owners in London to have contributed in seven years towards the upkeep of an office that they only know as a standing menace to them and which they most heartily detest. The fact that the fees extracted in 1905 were £5,000 less than the preceding year indicates a large decrease in the number of transactions, and goes far to prove that Mr. Brickdale was fully justified in the view he expressed in 1886 that if registration was made compulsory it would "tend to still further depreciate the selling value of a kind of property which is quite sufficiently unmarketable already." The concluding words of Mr. Brickdale's work on land transfer, published in 1886, read as follows (the italics are his): "If only an *easy door is opened* to the many who do believe in it, and are willing to go in and give it a trial, coupled with proper care that *those who enter shall not be disappointed with the experiment*, the system will advertise itself, and after two or three years every purchaser will register as a matter of course." Mr. Brickdale must admit that a door has been opened with a vengeance, and, contrary to the strong views he then held, the public are now under compulsion, being driven in like sheep. The system has, therefore, had the advantage of being tried for over six years, and so has been advertised for more than double the period he suggested. Will Mr. Brickdale answer a plain question? Will he venture to say that if the compulsory provisions were repealed to-morrow five persons could in the course of a year be found who, having had experience of the system, would dream of registering their titles? There is no limit to human credulity. Every now and again Mr. Brickdale has the pleasure of explaining to laymen of more or less intelligence the beauties of the system and of pointing out how elegantly the volumes are bound that record the transactions. A few months back several members of the Glasgow Corporation visited the Registry, and returned home so impressed that they have since sought to induce the corporation to promote a measure to bring a system of officialdom north of the Tweed. I will not believe that our neighbours will take such leave of their senses as to move in this direction. Should they, however, do so we will certainly have to revise our estimate of their character, and when referring to them find a substitute for their old attribute "canny." Before they proceed further I venture to suggest they should obtain some further information, and, by way of a beginning, they might ask Mr. Brickdale to definitely answer the following questions:

1. At what date did he alter the view he expressed so strongly in 1886 that compulsory registration was wholly unnecessary or unjust?
2. What induced him to alter this view?
3. In his work on the Land Transfer Act, 1897, he referred to the system as a "legislative experiment" intended to "have a trial of at least three years in the county first selected." Did he then believe that a *bonâ fide* inquiry was to have followed the first three years' trial of the system?
4. What explanation has he for the fact that the authorities evaded the inquiry at the end of the three years, and have shirked one since?
5. Does he accept the suggestion that their refusal is consequent on their knowledge that the system cannot bear the slightest scrutiny?
6. Is there any foundation for the report that the authorities fear an investigation, as the records contain innumerable mistakes, interlineations, and erasures?
7. Does he consider a knowledge of conveyancing of any value in working the registration system? If so, how is it that out of the 250 persons employed in the registry, hardly one has ever had any practical conveyancing experience?
8. How does he explain the views expressed by the judges of the Court of Appeal in the case of *The Capital and Counties Bank* v. *Rhodes*, that the system is terribly complicated?
9. Is he aware that there are a large number of transactions that have to be carried out by deeds that cannot be registered, as the rules make no provision for such transactions?
10. Does he consider a system a good one that in connection with the same property leaves some transactions to be registered and others not?
11. As the 371 rules and 72 forms at present in force are not sufficient to cover all transactions, does he suggest that these could be covered by any number of rules? If so, what is his estimate of the number that would be necessary to cover every transaction?
12. In 1886 he wrote that "the safety afforded by the ordinary practice is to purchasers on sales absolutely perfect." Does he still hold that view?
13. Does he differ from the suggestion that the duplication of documents of title effected by the registration system is calculated to facilitate fraud?
14. Has the case of *Attorney-General* v. *Odell* decided in April last led him to recognise the new dangers from fraud consequent on the registration system?
15. Does he dispute the statement that a possessory title can never mature into an absolute one?
16. Is it not a fact that no country in the world other than England has a registration system that recognises three distinct characters of titles, the "Possessory," the "Qualified," and the "Absolute," and now, sometimes, a fourth, the "Good"?
17. Is the simplicity of the new system on which the registry dwells due to the fact that the registry issues three, if not four, different titles in the place of the one that is alone recognised by the old system?
18. Can he explain why the authorities persistently refuse to allow it to be known what number of titles have for the last two years been registered as Posessory, "Good," "Qualified," and "Absolute" respectively?
19. Is he aware that the Land Registry Office are issuing daily touting circulars containing the most misleading statements? Does he consider this practice is worthy of and consistent with the dignity of a public office?
20. In view of the arrangement come to in 1897, whereby the city withdrew its opposition to the Land Transfer Bill on the Lord Chancellor's express undertaking that he would not extend the system to the city without its consent, what justification does he suggest the authorities had for extending the system to the City of London, notwithstanding the loud protests of the corporation?
21. What is his explanation of the fact that the city corporation and nineteen of the London borough councils have given forcible expression to their disapproval of the system?
22. How does he explain the fact that all the representative societies interested in property, including bankers, building and land societies, and auctioneers, hold the same view?

If our friends in the north can induce the registry officials to discontinue the recital of fairy tales and to give plain answers to these questions they will indeed establish a very substantial claim on our gratitude.

The darkest hour is the hour that precedes daylight, and it is a sign full of hope that those who are most closely watching the baneful experiment see it now visibly tottering to its fall. The indications are various, and include the following:—

1. The authorities are aware that there is not now the faintest hope of any county outside of London voluntarily adopting the system.
2. The Government recognises that any attempt to force a measure through Parliament to extend the system is foredoomed to failure.
3. The Government is at its wits' ends to invent an excuse for seeking to perpetuate a conveyancing system in London different from the rest of the country.
4. Notwithstanding the large sums spent, and the strange methods adopted by the Registry to induce purchasers to apply for absolute titles, the public resolutely decline to be ensnared. They recognise how greatly it is to their interest to keep their titles as free as possible from red-tape entanglement.
5. The race of lay experts who formerly were ever ready to advocate a system of registration have almost died out, as it is now common knowledge that the system is not a workable one having regard to the freedom allowed by our laws to landowners to deal with their property.
6. The registration office is so bankrupt in reputation that not a single expert of responsibility can now be found bold enough to pen a word in its favour. In January last, in view of the intimation made that the Government intended to promote a Bill to extend the system of compulsory registration over the whole country, I wrote a letter to the press denouncing the system in the strongest possible terms. No attempt was ever made by any one to answer the grave allegations contained in the letter.
7. The panic refusal of the authorities for the last two years to make a return showing the number of titles that have been registered proves how conscious they are of the utter and complete breakdown of the system.

The new registry office, in which over a quarter of a million pounds of public money has been sunk, is on the eve of completion, and the question that must now be agitating the official mind is whether the experimental system can be kept alive long enough to allow for the removal into the new office of the shiploads of red tape that at present fill every nook and corner of the existing building. It is idle to assume that any thought of the money wasted and mischief wrought is capable of disturbing in the slightest degree the official conscience, but Nemesis would indeed overtake the authorities if, after all their arduous work and the loss of reputation and respect they have incurred, they, with their feet on the threshold, were not allowed to enter the promised land. Unseen by the authorities, the fateful words, "Mene, mene, tekel, upharsin," may yet be outlined on the building, and if with renewed courage we can but continue to hold aloft ever higher and higher the torch of truth the authorities may ere long be forced to read in letters of fire the writing on the wall.

The reading of the paper was followed by loud applause.

Mr. RUBINSTEIN moved: "That in view of the fact that under the Land Transfer Act, 1897, the system of compulsory registration of title has now been tried experimentally in the County of London for nearly seven years, and has proved a conspicuous failure by largely increasing the expense, difficulty, and delay of purchase and mortgage transactions, this meeting strongly recommends the Council to urge the authorities to at once put in force the power given them by the Act to rescind the order applying the compulsory sections of the Act to the City and County of London."

Mr. G. R. REID (London) seconded the motion *pro formâ*.

Mr. G. H. RADFORD (London) thought it should not appear that the legal profession was unanimous in agreeing with the paper. The County Council of London had decided to adopt the Act, and the Government would say that until the county council expressed a desire to put an end to the experiments they would not interfere in the matter. He spoke as a member of the London County Council. The people of London were setting their houses in order, and they would get in London a register of title which would be regarded as a security of their own property, and the transfer of property would be much more cheap, rapid, and convenient than at present. The opinion of the public in London was that it was desirable to have a register of title. The Act was working well, and in a few years the position of affairs would be much better in consequence.

Mr. W. E. GILLETT (London) said that if the system was good it would not fail, but if not it ought not to be forced on the public. The London County Council had too early fallen into the state of adopting a system said to be theoretically good, and had ignored the great practical evils which every man responsible for the conduct of conveyancing business was aware of. It was extremely difficult to explain the matter to the outside public, there were so many transactions which the registry did not cover and which had to be dealt with outside. He was convinced that the Act was strongly pernicious to the interest of the owners of property, small or large.

Mr. W. H. NORTON (Manchester) denied that the system would effect an economy of labour or time. He did not believe that it would ever do so. The remedy would lie in assimilating the law of real property to that of personal property, and if Parliament abolished the law of realty there might be a system of registration which might be easy and comparatively simple. But there would always be the difficulty of describing points of property. That was the practical difficulty which they could not get their clients and the public to appreciate. This compulsory registration was bound up with the larger question of officialism, which was growing like a upas tree which blights everything beneath it.

Mr. RUBINSTEIN altered his resolution as follows: "That in view of the fact that under the Land Transfer Act, 1897, the system of compulsory registration of title has now been tried experimentally in the County of London for nearly seven years and has proved a conspicuous failure by largely increasing the expense, difficulty, and delay of purchase and mortgage transactions, this meeting strongly records its opinion that the order applying the compulsory sections of the Act to the City and County of London should be forthwith rescinded."

Mr. MIDDLETON having spoken in support,

The PRESIDENT declared the motion to be unanimously carried.

Mr. RADFORD said it would be better to put it as carried *nem. con.*

The PRESIDENT said that was, in his opinion, a distinction without a difference, but it should so stand as Mr. Radford wished it.

THE ANOMALOUS POSITION OF THE LORD CHANCELLOR.

Mr. R. J. SUGDEN, LL.B. (Bradford), read a paper with this title which we hope to publish next week.

MEMBERSHIP OF SOCIETY.

Mr. A. MIDDLETON moved: "That this meeting is in accord with the views expressed by the President that an increase in the membership of the Law Society is desirable in the general interests of the profession, that the aggregate of the subscription paid by the country member does not adequately represent the benefits derived, and that the members of the society and provincial law societies be requested to use their best efforts to increase the membership."

The motion was carried unanimously.

VOTES OF THANKS.

Votes of thanks were passed to the University of Leeds, the Lord Mayor and Lady Mayoress, the Leeds Law Society, the readers of papers, and others who had contributed to the success of the society's visit.

CONVERSAZIONE.

On the invitation of the Lord Mayor and Lady Mayoress the visitors attended a conversazione in the evening at the Fine Art Gallery of the Municipal Buildings, Calverley-street, the Lord Mayor and Lady Mayoress receiving the guests.

EXCURSIONS.

On Thursday there were three alternative excursions, the first to Ripon and Fountains Abbey, under the guidance of Mr. J. Rawlinson Ford; the second to Bolton Abbey, Barden Tower, and Ilkley, under the guidance of Mr. Gilbert Middleton; and the third, a walking excursion to Ingleborough and the vicinity, under the guidance of Mr. Edward Fletcher.

GOLF.

Golf courses were open to the visitors at Roundhay, Fulneck, Headingley, Ilkley, and Harrogate.

CLUBS.

The Leeds and County Conservative Club and the Leeds and County Liberal Club were thrown open to the members.

Solicitors' Benevolent Association.

ANNUAL GENERAL MEETING.

The annual general meeting of this association was held on Wednesday at the Philosophical Hall, Park-row, Leeds, in connection with the provincial meeting of the Law Society, Mr. H. A. PEAKE (chairman of the board) presided.

The annual report of the directors stated that the association has now 3,721 members enrolled, of whom 1,257 are life and 2,464 annual subscribers. Seventy-two of the annual subscribers are in addition life members of the association. The board deeply regret having to record the decease of three of their colleagues—viz., Messrs. Henry Morten Cotton (London), W. Price Hughes (Worcester), and George Peter Allen (Manchester), in whose places as directors they have elected Messrs. Philip Witham (London), Warren W. Arrowsmith Tree (Worcester), and Joseph Farmer Milne, J.P. (Manchester). Mr. William Charles Blandy (Reading) has also been elected as a director in place of Mr. William Frank Blandy, who has resigned after having kindly served on the board since the year 1866. The forty-fifth anniversary festival was held at the Savoy Hotel, London, on the 22nd of June last, when Mr. Sam Bircham presided. The net gain from the festival amounted to £1,214 11s. 8d. Included in the receipts is a legacy of £100 under the will of the late Mr. John Penfold. Several large donations are also gratefully acknowledged, one gift of £100 eaving been received from Mr. Wm. Frank Blandy, Reading, on his retirement from practice. A gentleman whose mother and family received assistance from the association some years ago, has given a fourth donation of £60, thus completing the repayment of the total sum of £360 given by the society to his family. The board desire again to express their thanks to the donor. During the year 238 grants were made from the funds, amounting to £5,710. Of this sum 7 members and 44 members' families received £2,100, while 42 non-members and 145 non-members' families received £3,610. The sum of £175 was also paid to annuitants from the income of the late Miss Ellen Reardon's bequest; £28 to the recipient of the Hollams Annuity No. 1; £30 to the recipient of the Hollams Annuity No. 2; and £30 to the recipient of the Victoria Jubilee Annuity (1887). The sum of £240 was also paid to pensioners from the Victoria Pension Fund. A separate statement of accounts in connection with this fund is appended. The total relief granted during the year therefore amounted to £6,213. In March last it became necessary to sell stock to meet the claims upon the funds. An overdraft for £750 had been obtained from the bankers temporarily, and was repaid by the sale of £309 4s. 7d. War Stock and £462 13s. 3d. London County 3 per cent. Stock, A claim having been

made for payment of estate duty on a gift of £1,524 15s. 6d. Local Loans 3 per cent. Stock, made by the late Mr. Hy. Morten Cotton, it became necessary to realize the sum of £74 3s. 7d. by selling a portion of the stock. An urgent appeal has recently been made for an increase in the number of annual subscribers. The number of supporters lost every year from death and other causes is very considerable, and a large accession of new members is necessary to augment the reliable income of the association. To all who have assisted in obtaining new members best thanks are accorded, and the directors venture to ask that every member will kindly use his personal influence in endeavouring to secure the support of any professional friend whose name is not at present on the list of subscribers to the association. Another thousand annual subscribers would very greatly help the board in carrying on their work, and it is hoped that by united efforts throughout the country such a result may be obtained.

The motion for the adoption of the report was put from the chair and unanimously adopted.

Law Students' Journal.

Law Students' Societies.

LAW STUDENTS' DEBATING SOCIETY.—Oct. 10.—Chairman, Mr. W. G. Weller.—The subject for debate was: "That this House is of opinion that the present Ministry deserves the continued confidence of the electorate." Mr. C. H. Gurney opened in the affirmative; Mr. R. P. Croom Johnson opened in the negative. The following members also spoke: Messrs. E. B Ames, P. M. C. Hart, W. M. Pleadwell, G. Oates, J. Scott Duckers, C. S. Krauss, D. S. Cornock, and P. B. Henderson. The motion was lost by one vote.

Obituary.

Mr. V. I. Chamberlain.

We regret to announce the death, on the 7th inst., of Mr. Vincent Ind Chamberlain, solicitor, of 48, Finsbury-square, and 70, Carlisle-place, Westminster. Mr. Chamberlain was educated at King's College School and Queen's College, Cambridge, and in 1863 he gained the senior mathematical scholarship at that college. He took his degree in 1867, and in 1869 he won the Chancellor's gold medal for legal studies and the Senior Whewell Scholarship for International Law. He was admitted a solicitor in 1870. For many years he acted as Honours Examiner for the Incorporated Law Society. Mr. Chamberlain was, during a long period, a valued correspondent of this journal, his letters on current professional topics being characterised by much knowledge and acuteness.

Legal News.

Changes in Partnerships.

Dissolutions.

THOMAS JOHN PITFIELD, WILLIAM LOVELL, and CHARLES FORSTER LOVELL, solicitors (Lovell, Son, & Pitfield), 3, Gray's-inn-square, London. Sept. 1. By mutual consent, owing to the retirement of Thomas John Pitfield; the business will in future be carried on by the said William Lovell and Charles Forster Lovell, in partnership with Northwood Rawlins and John Skelton Downes, under the said style or firm of Lovell, Son, & Pitfield. [*Gazette*, Oct. 6.

General.

The *Daily Mail* records the fact that Mr. Peters, of Launceston, believed to be the oldest acting magistrate in Great Britain, celebrated his ninety-sixth birthday on Monday. He attends petty sessions regularly.

Ridley and Bray, JJ., have fixed the following commission days for holding the Autumn Assizes on the Northern Circuit: Carlisle, Wednesday, November 1; Lancaster, Saturday, November 4; Manchester, Wednesday, November 8; Liverpool, Monday, November 27. Mr. Justice Ridley will go alone on the circuit until Manchester is reached, when he will be joined by Mr. Justice Bray.

At the opening of the October quarter sessions at the Sessions House, Clerkenwell, the chairman in charging the grand jury observed that the calendar was the longest which had occurred at this court for ten years, but said its length was chiefly due to the large number of incorrigible rogues—namely, 21—who had been committed for sentence for begging, deserting their families, and similar offences.

Even in the days when he was a struggling young lawyer Chauncey Depew was, says the *Central Law Journal*, gifted with a considerable deal of the self-confidence which in later years came to be known by many men. One of the first cases he had in court involved a somewhat complicated question of inheritance. But he gaily tackled it and prepared what he regarded as an unanswerable argument. He had proceeded for some time when he noticed that the judge seemed to lose interest. Lawyer Depew hesitated, and said, "I beg pardon, but I hope your honour follows me." The judge shifted in his chair as he replied, "I have so far, but I'll say frankly that if I thought I could find my way out I'd quit right here."

It is announced that Mr. Edward T. Salvesen, K.C., has been appointed one of the Senators of his Majesty's College of Justice in Scotland, in succession to Lord Kincairney, resigned. He was educated at Edinburgh University, where he graduated M.A. and LL.B. He became a Queen's Counsel in 1899, and was sheriff of the counties of Roxburgh, Berwick, and Selkirk from 1901 until his appointment as Solicitor-General for Scotland.

On Saturday last Mr. Joseph Addison (Linklater, Addison, & Co.), while walking in the neighbourhood of Lucerne, Switzerland, was murderously assaulted and robbed by a man on the highway, who felled Mr. Addison with blows on his head. We are glad to learn from the *Daily Mail* that the man has been arrested and has made a full confession of his guilt. The prisoner, who is a native of the canton of Soleure, was working temporarily in a quarry at Gersau, not far from the scene of the outrage.

A curious and successful defence was raised, says the *Daily Mail*, at the Limerick quarter sessions when William Ferns claimed £6 for the alleged malicious killing of a greyhound by poison, which the dog picked up in the town of Hospital. The county council raised the defence that the applicant could not recover compensation as he had not a certain valuation. County Court Judge Adams, in dismissing the claim, said that under an Act passed in 1698, only a man possessed of a freehold of £40 a year or a personal estate worth £1,000 could keep a greyhound.

The Home Secretary has appointed the following gentlemen to be a committee to consider and report what rules and orders ought to be made to give effect to the provisions of the Aliens Act, and to recommend the arrangements which may, in their opinion, be necessary for bringing the Act into operation at the various ports in the United Kingdom:—Mr. Mackenzie Dalzell Chambers, C.B., C.S.I., Permanent Under-Secretary of State for the Home Department (chairman); Mr. Robert Henderson, C.B., Secretary to the Board of Customs; Mr. J. W. Cawston, of the Treasury; Mr. R. C. Heron-Maxwell, of the Board of Trade; and Mr. John Pedder, of the Home Office. Mr. W. Haldane Porter has been appointed secretary to the committee.

From a return shewing, as regards each rural district in England and Wales, the area, population, and number of parishes, and whether there are in force any bye-laws with respect to new streets and buildings, and, if so, the scope of such bye-laws, which has just been issued, it appears that in 246 rural districts in England and Wales (out of a total of 668) there are no bye-laws for the regulation of new buildings, and that throughout 169 districts and in parts of 114 there are bye-laws based on the urban model; that in 106 districts and in parts of 32 there are bye-laws in force based on the rural model, and that in 11 districts and in parts of 6 the bye-laws which are in force are not based on the model series, and were mostly made before the first issue of the model in 1877.

At the opening of the Birmingham County Court on Monday a letter was read, addressed to the registrars by Sir Richard Harington on his resignation as one of the judges of the court, in which he said: "On the manner in which the judges of county courts have been treated by the Government I will not dilate—their grievances are well known; but in a letter addressed to Birmingham I ought not to pass over the single concession made to them—to wit, that of a definite social rank and status—a concession obtained by the influence of a gentleman very long and very honourably connected with that city—Mr. Chamberlain. For the rest, I look back on time and trouble wasted in vain efforts to bring about some amelioration of our system of procedure, which, encouraging as it does unthriftiness in the class which most needs thrift to elevate and improve it, does, in my opinion, far greater mischief than it does good in affording facilities for the recovery of debts and for cheap litigation."

On the occasion of the re-opening of the Law Courts, on Tuesday, the 24th of October, 1905, a special service will be held at Westminster Abbey, at 11.45 a.m., which the Lord Chancellor and his Majesty's judges will attend. In order to ascertain what space will be required, members of the junior bar wishing to be present are requested to send their names, on or before Saturday, the 21st of October, to the Secretary of the General Council of the Bar, 2, Hare-court, Temple, E.C. Barristers attending the service must wear robes, and should be at the Jerusalem Chamber, Westminster Abbey (Dean's-yard entrance), where robing accommodation will be provided, not later than 11.30 a.m. A limited number of seats in the South Transept will be reserved for friends of members of the bar, to whom one ticket of admission (or, if possible, two) will be issued on application to the Secretary of the General Council of the Bar, on or before Saturday, the 21st of October. No tickets are required for admission to the North Transept, which is open to the public.

The Isle of Wight coroner, says the *Times*, held an inquest on Saturday evening in last week on the body of Mr. William J. Lewin, barrister, of Plaistow-lane, Bromley, who was drowned in a boating accident in the Solent, off Freshwater, on the 18th of September. The chief witness was Mr. Sidney Trevor Mimpriss, solicitor, in the Civil Service, of Bromley, who said that he and Mr. Lewin started to sail across the Solent in an open boat from Freshwater. When they were near Hurst Castle the weather became bad, and the boat could not face the heavy sea and was quickly swamped. Mr. Mimpriss swam with a lifebuoy to Mr. Lewin's aid, and both caught hold of it and thereby kept themselves afloat for considerably over an hour. Both became very exhausted, and, after saying "Good-bye," Mr. Lewin released his hold and sank. A few minutes later Mr. Mimpriss was picked up in an unconscious condition by a boat from the Irish steamer *Killarney*, which was passing through to Southampton. The body of Mr. Lewin was recovered near Cowes on Thursday. The jury returned a verdict of "Accidentally drowned." [Mr. Lewin was called to the bar in 1887 and practised at 9, Stone-buildings, Lincoln's-inn.]

The following are the arrangements made for hearing Probate and Divorce causes during the ensuing Michaelmas sittings: The causes set down for trial will be taken in Court I., and all causes in the day's list in that court may be transferred and taken in Court II. when Admiralty cases are not being heard. Defended causes, common and special juries, appointed to be taken in Court I., will also be taken in Court II. when Admiralty cases are not being heard. Undefended matrimonial causes will be taken (in Courts I. and II.) on Tuesday, the 24th inst., and Wednesday, the 25th inst., and (in Court I.) on each Monday during the sittings after motions. Probate and defended matrimonial causes for hearing before a judge without juries will be taken on Thursday, the 26th inst, and until Friday, the 17th of November, inclusive. Common jury causes will be taken on and after Tuesday, the 21st of November, and special jury causes will be taken on and after Wednesday, the 6th of December, Divisional Courts will be formed to sit, if required, on Tuesday, the 7th of November, and Tuesday, the 5th of December. Motions will be heard in court at 11 o'clock on Monday, the 30th inst., and on each succeeding Monday during the sittings, and summonses before the judge will be heard at 10.30 on Saturday, the 28th inst., and on each succeeding Saturday during the sittings.

At a meeting of the Court of Common Council, held on Thursday in last week, Mr. Cooper asked by whose authority and responsibility an inscription, which he considered unsuitable, had been carved over the main entrance of the new Central Criminal Court. Mr. Deputy Ellis, Chairman of the City Lands Committee, said as a space had been left for an inscription, the Dean of Westminster had been consulted as to an appropriate one, and he had suggested, "He shall defend the children of the poor and punish the wrongdoer" (72nd Psalm, 4th verse), which had accordingly been adopted. Mr. Justice Grantham had begged the City to select an inscription in English, and not in Latin or Greek. Mr. Stapley strongly objected to the inscription, as giving a wrong idea of the functions of the court and a false conception in these days of the motives for the correction or punishment of offenders. Mr. Cloudsley thought that justice and mercy ought to have been substituted for revenge in the inscription. Mr. Deputy White considered the inscription an excellent one, and said it would be hopeless to secure unanimity on such a question in so large a body. Mr. Kimber said the city need not have consulted an eminent ecclesiastic at all. Their old motto, "Domine dirige nos," could not be improved upon. "Fiat justitia ruat cœlum" would have been a good alternative. After some further discussion, the question of the inscription was referred to the City Lands Committee for consideration and report.

The Second International Congress of Advocates, which was held at Liége on the 30th of September and the three following days, has, says a correspondent of the *Times*, taken certain definite steps in the direction of forming an International Association of Advocates. The question was formulated as follows: Is it possible to create an international and permanent organization, whether between the bars of different countries or between individual advocates, and, if so, what should be done with a view to creating this organization? In the report of M. Jaspar upon this question it was suggested that, amongst other matters, it should be the object of an international association of advocates to establish a central office for the collection of information relating to (*a*) professional etiquette; (*b*) the legislation of every country which deals with extra-territorial jurisdiction, extradition, and generally all matters in respect of which the laws of a country are capable of being applied in another country under an agreement of reciprocity or otherwise; (*c*) the legal assistance of poor persons. It was also suggested that the office should take all necessary steps to keep itself informed upon the legislation of different states, and the matters which should be discussed in the congresses to be held from time to time. The president announced the formal decision of the congress as follows: (1) The congress agrees to the establishment of an International Association of Advocates; (2) the association shall be directed by a standing committee, which shall take the name of the "Standing Committee of the International Association of Advocates"; (3) the appointment of the permanent committee is entrusted to a provisional committee composed of MM. Le Jeune, Dupont, Picard, Alex. Braun, Dejongh, Moreau, Bia, and Henri Jaspar, general secretary; (4) the third section of the congress shall be held in 1908. Upon another question, namely, "Ought the practice of the law to be divided amongst different professions, advocates, *avoués*, &c.?" the congress arrived at no definite conclusion. It was urged on behalf of the "cumulative system" that if an advocate only is employed, the direction of the proceedings remains in one hand; secondly, that the advocate is better informed, inasmuch as he knows his case from the commencement, and, in the third place, that the employment of only one person tends to diminish expense. In Germany and Holland there are no *avoués*; in France and Belgium the *avoué* still exists; and no suggestion was made during the discussion that the existing order of things in England required modification. In summing up the discussion, the president said that, while it was agreed on all hands that the advocate should be permitted to plead in every court in his country, the question whether the profession of the law is or is not to be in the hands of one class of persons must be settled according to the necessities of divers countries and divers localities.

Winding-up Notices.

London Gazette.—FRIDAY, Oct. 6.

JOINT STOCK COMPANIES.

LIMITED IN CHANCERY.

BEDFORD PANTECHNICON CO, LIMITED—Creditors are required, on or before Nov 4, to send their names and addresses, and the particulars of their debts or claims, to James Lawrence Syme and William Tingey, jun, 17, Percy st, Tottenham ct rd. Harston & Bennett, Bishopsgate st Within, solors for liquidators

BISHOP & Co, LIMITED—Petn for winding up, presented Sept 30, directed to be heard at the County Court, Park st, Croydon, on Nov 7, at 10.30. Davies, 222, Strand, solor for petners. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Nov 6

BURMA EXPLORATION SYNDICATE, LIMITED (IN LIQUIDATION)—Creditors are required, on or before Nov 8, to send their names and addresses, and the particulars of their debts or claims, to William Leonard Bayley, 6, Queen st pl

CUMBERLAND RIVER ESTATES, LIMITED—Creditors are required, on or before Dec 1, to send their names and addresses, and the particulars of their debts or claims, to Walter F. Mapleston and A. P. Manton, 16, St Helen's pl

LIVERPOOL ART CLUB BUILDINGS CO, LIMITED—Creditors are required, on or before Nov 3, to send their names and addresses, and the particulars of their debts or claims, to John George Hodgson, 41, North John st, Liverpool. Jevons & Ryley, Liverpool, solors for liquidator

SPION SYNDICATE, LIMITED (IN LIQUIDATION)—Creditors are required, on or before Nov 20, to send their names and addresses, and the particulars of their debts or claims, to W. W. Mitchell, 10 and 11, Austin friars

UNLIMITED IN CHANCERY.

ENTERPRISE PERMANENT BENEFIT BUILDING SOCIETY, Carlisle—Petn for winding up, presented Oct 5, directed to be heard at Carlisle, on Oct 17. Saul & Lightfoot, Carlisle, solors for petner. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct 16

LAMBOURN VALLEY RAILWAY CO—Creditors are required, on or before Nov 18, to send their names and addresses, and the particulars of their debts or claims, to George James Whitelaw, Paddington Station, London. Page, Paddington Station, solor for liquidator

London Gazette.—TUESDAY, Oct. 10.

JOINT STOCK COMPANIES.

LIMITED IN CHANCERY.

BRIGHTON AND EASTBOURNE DISTRICTS VACUUM CLEANER CO, LIMITED—Petn for winding up, presented Oct 5, directed to be heard Oct 31. Tippetts, Maiden ln, Queen st, solors for petner. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct 30

BRIGHTON COLISEUM, LIMITED—Petn for winding up, directed to be heard Oct 4, was adjourned to Oct 18, before the Vacation Judge Quicke, Milk st bldgs, solor for petner. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct 17

FENN & Co, LIMITED—Petn for winding up, presented Sept 29, directed to be heard Oct 31 Ranger & Co, Fenchurch st, solors in person Notice of appearing must reach the above-named not later than 6 o clock in the afternoon of Oct 30

J. WHEATLEY & SONS, LIMITED—Creditors are required, on or before Nov 25, to send their names and addresses, and the particulars of their debts or claims, to R. F. W. Fincham, 3, Warwick ct, Holborn

JAMES CHEETHAM & SONS, LIMITED (incorporated in 1900) (IN LIQUIDATION)—Creditors are required, on or before Nov 21, to send their names and addresses, and the particulars of their debts or claims, to John Jackson, 71, King st, Manchester Wrigley & Co, Oldham, solors to liquidator

JOHN R WILLIAMS CO, LIMITED—Creditors are required, on or before Nov 21, to send their names and addresses, and the particulars of their debts or claims, to James Fabian, 27, Clement's ln Broad & Cheston, Gt Winchester st, solors to liquidator

SAMUEL WALKER, LIMITED—Creditors are required, on or before Nov 14, to send their names and addresses, and particulars of their debts or claims, to Arthur Henry Gibson, 39, Waterloo st, Birmingham Rowlands & Co, Birmingham, solors to liquidator

The Property Mart.

Sales of the Ensuing Week.

Oct. 19.—Messrs. H. E. FOSTER & CRANFIELD, at the Mart, at 2:—

REVERSIONS:

To One-third of a Trust Fund, value £7,000, lady aged 61; also to Leasehold Properties at South Eaton-place, S.W., lady aged 63. Solicitors, E. F. & H. Landon, London.

To One-half of a Trust Fund, value £9,300; lady 71. Solicitors, Messrs. Surman & Quekett, London.

An Undivided One-fourth SHARE of ESTATE, value £18,196. Solicitors, Messrs. Karuth, Browne, & Higgs, London.

POLICIES for £5,000, £5,000, £3,000, £2,700, £2,500, £800, £800, £500. Solicitors, Messrs. Saxton & Son, London.

SHARES in Reversion and Annuity Co. (Limited). Solicitors, Messrs. Tassell & Son, London.

(See advertisements, this week, back page.)

Oct 19.—Mr. EDWIN EVANS, at the Mart, at 2, in Lots:—Barnes: Freehold Ground-rents, £43 per annum, secured upon Eight Semi-detached Villas; rack-rents estimated at £280 per annum; reversions in 62 years. £43 per annum, secured upon Eight Shop Properties; rack-rents estimated at £510 per annum; reversions in 52 years. (See advertisements, this week, back page.)

Creditors' Notices.

Under 22 & 23 Vict. cap. 35.

LAST DAY OF CLAIM.

London Gazette.—FRIDAY, Oct. 6.

AMEY, WILLIAM, Stroud, Hants, Farmer Dec 1 Hobbs & Brutton, Portsmouth

ANGRAVE, MATILDA, Woodhouse Eaves, Leicester Nov 13 Moss & Taylor, Loughborough

ARNOULD, JULES GUSTAVE EMILE, Fulham, Warehouse Packer Nov 11 Plunkett & Leader, St Paul s churchyard

BAILEY, MARY HANNAH, Dawley, Salop Nov 6 Holmes, Oakengates, Salop

BARRY, FRANCES JANE, Birkenhead Nov 6 Tyrer & Co, Liverpool

BARTLETT, MARY ELIZA, Bayswater Nov 14 Bartlett, Bush ln

BEBBENS, ANN MARTHA, Limehouse, Beer Retailer Oct 24 Loxley & Co, Cheapside

BONNETT, FREDERICK, Swansea, Chemist Nov 2 Puntan, Swansea

CATTERALL, WILLIAM, Preston, Lancs, Coal Yardsman Oct 29 Craven, Preston

CHOAT, EBENEZER, King's Lynn, Norfolk Nov 15 Stevens & Co, Norwich

CLARK, FRANCES ELIZABETH NESSE, Victoria st Nov 4 Chester & Co, Bedford row

DAVIS, ERNEST ISAAC, St Mark's rd, Notting Hill Oct 30 Hyman & Co, Basinghall st

FIFIELD, RICHARD HAYTER, Littleton, Southampton Nov 30 Wooldridge & Son, Winchester

FINCH, EMMA, Worcester, Pawnbroker Dec 5 Hulme, Worcester

FORREST, EVELINE, Princes Risborough, Bucks Nov 6 Winterbotham & Co, Cheltenham

FORSTER, JOHN, Longriggthorn, Irthington, Cumberland, Yeoman Oct 20 Cartner & Milburn, Brampton, Cumberland

FREUDENTHAL, EMIL, Newcastle upon Tyne Nov 17 Houghton & Son, Finsbury pvmt

FRIEND, GEORGE, Ramsgate Nov 10 O A & K Daniel, Ramsgate

FRIEND, JANE, Ramsgate Nov 10 O A & K Daniel, Ramsgate

FULLER, SARAH, Wellington, Somerset Nov 8 Michell, Wellington

FURNESS, HOLMES, Caton, Lancs, Timber Merchant Nov 3 Saul, Lancaster

GOODLAD, LEWIS, Sheffield Nov 4 Smith & Co, Sheffield

HAWKINS, HENRY, King's Heath, Worcester Nov 14 Walker & Meek, Birmingham
HEMING, WILLIAM WATERS, Burnham, Somerset Nov 14 Bartlett, Bush lane
HODGKINSON, AUGUSTA PHILLIPPA, Richmond Nov 15 Hodgkinson & Beevor, Newark on Trent
HOLLINGS, MARY, Doncaster Nov 6 Atkinson & Sons, Doncaster
HOWARTH, MARY, Blackpool Nov 2 Scholes, Manchester
HUNTER, ISABELLA, Fairhazel gdns, Hampstead Nov 14 Bartlett, Bush ln
JONES, CHARLES, Elms av, Muswell Hill Nov 6 Croft & Mortimer, Coleman st
KNIGHT, JEMIMA, Princess rd, Regent's Park Nov 20 Burnham & Co, Wellingborough
LYDIARD, VITTORIA HANNA, Hull Nov 16 Downey & Linnel, Conduit st
MAYER, ALPHONSE, Hove, Brighton Nov 13 Wild & Collins, Lawrence ln, Cheapside
MIDWOOD, ALFRED HENRY, Birkdale, Lancs, Merchant Nov 6 Tyrer & Co, Liverpool
MILTON, JOHN, Gorton, Lancs Nov 2 Scholes, Manchester
MOORHOUSE, SAMUEL, Thornton in Bradford Nov 3 Jubb & Co, Halifax
NICHOLLS, GEORGE, Darlaston, Staffs, Pawnbroker Nov 1 Slater & Co, Darlaston
PATTISON, ANN, Fordham Nov 6 White & Co, Colchester
PEARSON, ROBERT HARTLEY, Chorlton upon Medlock, Manchester Oct 31 Nuttall & Myers, Manchester
PETERS, JOHN MILES, Lewisham Oct 31 Dale, Finsbury circus
PETERS, ELIZABETH SARAH, Leytonstone Oct 31 Dale, Finsbury circus
PHILLIPPO, JOHN, King's Lynn, Fellmonger Nov 10 Ward, King's Lynn
POOLE, HENRY, Princes st, Cavendish sq Nov 21 Wood, Swansea
RICHARDS, THOMAS, Hardwick, Northampton Nov 20 Burnham & Co, Wellingborough
ROBERTSON, SUSANNA, Norwich Nov 4 Culley, Norwich
SANFORD, HENRY AYSHFORD, Ennismore gdns Oct 26 Dawson & Co, Lincoln's inn
SAVORY, WILLIAM, Arborfield, Berks Nov 6 Brain & Brain, Reading
SCHOTBORGH, EMMA, Finchley rd Oct 26 Wickes & Knight, Union ct, Old Broad st
SCHOTBORGH, NICHOLAS JOHN HENRY, Finchley rd Oct 26 Wickes & Knight, Union ct, Old Broad st
SEDDON, JAMES, Altrincham, Chester Nov 20 Sale & Co, Manchester
SHUM-STORRY, GERTRUDE ISABELLA, Cliveden pl, Eaton sq Nov 18 Foster, Raymond bldgs, Gray's inn
SMITH, DOUGLAS GORDON MONTGOMERY, Brighton Nov 6 Mote & Son, Gray's inn sq
SNEWIN, EDWARD, Worthing, Builder Nov 10 Verrall, Worthing
SOLLORY, GEORGE HENRY, Gunthorpe, Notts, Plumber Nov 21 Maples & McCraith, Nottingham
SPILLER, HENRY, Wellington, Somerset Nov 4 Booker, Wellington
STAPLEY, CHARLES MULLETT, Tunbridge Wells Nov 28 Cruttenden, Hastings
STIVEN, JAMES, Reigate Nov 14 Bartlett, Bush ln
STODDART, JAMES, Plumstead Nov 8 Braund, Cannon st
SUMNER, WILLIAM, Prestwich, nr Manchester Nov 15 Boote & Co, Manchester
SWINDELLS, PETER ARNOLD, Macclesfield, Licensed Victualler Nov 11 Barclay & Co, Macclesfield
TATE, JOZ, Upper Gloucester pl Nov 14 Bartlett, Bush ln
WADSWORTH, JAMES, Pecket Well, nr Hebden Bridge, Yorks Nov 3 Shaw, Hebden Bridge
WAKE, BENJAMIN, Morpeth, Northumberland Oct 28 Brett, Morpeth
WARD, ROLAND HORATIO, Walbrook, Solicitor Nov 10 Spencer & Co, Queen st, Cheapside
WEST, HENRY JAMES PELHAM, Dawlish, Solicitor Nov 15 Denrocke, Dublin
WOODWARD, ARTHUR, Nevin, N Wales Nov 12 Woodward, Old Jewry chmbrs

London Gazette.—TUESDAY, Oct. 10.

BALINT, HENRIETTA, Cheetham, Manchester Nov 6 Powell, Manchester
BORWICK, ELIZABETH JANE, Ulverston, Lancs Oct 19 Ashburner, Ulverston
BRACEWELL, HERBERT, Southport Nov 21 Slater & Co, Manchester
BROADBENT, THOMAS, Low Burnham, Doncaster Nov 11 Smith & Co, Sheffield
CLARKE, GEORGE STANFORD, Ipswich Nov 5 Kersey, Ipswich
COCKBURN, ANN, Sunderland Nov 10 F & E Emley, Newcastle upon Tyne
CODDINGTON, ELIZABETH, Southport Nov 13 Cameron & Co, Gresham House
COOKSON, THOMAS WORTHINGTON, Seaforth, Lancs, Merchant Nov 30 Batesons & Co, Liverpool
CORDINGLEY, THOMAS, Akroydon, Halifax Nov 20 Barstow & Midgley, Halifax
DAVIES, EDWARD, Cheltenham Nov 30 Hunter & Davies, King William st
DE TRAFFORD, HUMPHREY EDWARD, Littlebourne, Kent Dec 1 Fooks & Co, Carey st, Lincoln's inn
EVANS, JOHN, Sheffield Nov 11 Vickers & Co, Sheffield
FERGUSSON-ABBOTT, MARGARET HARRIET ANNE, Ladbroke grove, Notting Hill Nov 11 Stephenson & Co, Lombard st
FLETCHER, ARTHUR, One Oak, Greenbooth, nr Rochdale, Woollen Manufacturer Nov 11 Standring, Rochdale
GANTHONY, ROBERT DAVY, Richmond Nov 23 Crossley & Burn, Moorgate st bldgs
GOODGROVES, HARRIET, Grimsby Nov 1 Wilkin, Gt Grimsby
GOSS, CHRISTOPHER, Ipswich Nov 10 Fisk, Ipswich
HENNESSY, Sir GEORGE ROBERTSON, KCB, Victoria st, Westminster Nov 9 A'Barrow, Lincoln's inn fields
HENRICA, JACOB, Northallerton, Yorks Nov 8 Cohen, Stockton on Tees
HILTON, JANE, Moston, Manchester Nov 6 Orrell, Manchester
HINDLE, WILLIAM, Accrington Nov 4 Broughton & Broughton, Accrington
KEELING, Rev WILLIAM GRAHAM, Surbiton Nov 30 Murray & Co, Birchin ln
LILLEY, HENRY EADEN, Honiton, Devon, Merchant Nov 6 Dunning & Co, Honiton
LOCKWOOD, HANNAH, Swinefleet, nr Goole Nov 8 England & Son, Goole
LOMAX, WILLIAM, Beckenham Nov 7 Boddington, Manchester
MATTHEWS, WILLIAM, St Just in Penwith, Cornwall Nov 7 Thomas, Penzance
MORTON, ROBERT, Harrington, Fishmonger Nov 8 Crerar & Mason, Workington
NORTHAM, THOMAS, Swansea Nov 7 Jones, Swansea
OCKENDEN, ANN, Newport, Mon Nov 14 Hilbery & Co, Gt St Helens
OCKENDEN, HENRY, Downs Park rd, Lower Clapton, Shipbroker Nov 14 Hilbery & Co, Gt St Helens
OCKENDEN, WILLIAM HENRY LEE, Downs Park rd, Lower Clapton, Shipbroker. Nov 14 Hilbery & Co, Gt St Helens
PAUL, JOHN, Bridport, Dorset Dec 1 Temple, Bridport
RAINBIRD, HORACE, Saxilby, Lincs, Surgeon Dec 8 Toynbee & Co, Lincoln
REID, ELEANOR TAMLIN, St Petersburg pl, Hyde Park Nov 18 Rooke & Co, Bath
RICHARDS, CHARLES, King's Hill, Wednesbury Dec 16 Thursfield & Messiter, Wednesbury
SMITH, JOSIAH, Yiewsley Nov 10 Cooke & Co, Essex st, Strand
SPENCE, WILLIAM, Hebburn, Durham, Grocer Nov 10 F & E Emley, Newcastle upon Tyne
SYMONDS, Lady PRESTWOOD MARY, Babbacombe, Torquay Nov 25 Bone & Co, Devonport
THACKER, SAMUEL JOHN, Montagu st, Russell sq Nov 11 Twist, Bloomsbury pl
THRIFT, WILLIAM RUDDOCK, Little Hadham, Herts, Miller Nov 18 Richardson & Co, Much Hadham, Herts
WARD, HARRIET BEST, Ringwood, Southampton Nov 5 Kersey, Ipswich

Bankruptcy Notices.

London Gazette.—FRIDAY, Oct. 6.

RECEIVING ORDERS.

ALLTREE, THOMAS REGINALD, Buckton, nr Bridlington, Glass Dealer Scarborough Pet Oct 4 Ord Oct 4
BALMFORD, WILLIAM, Chester, Tailor Chester Pet Sept 30 Ord Oct 4
BROOKS, SAMUEL, Heywood, Lancs, Tea Dealer Bolton Pet Oct 2 Ord Oct 2
CANDLER, ARTHUR CHRISTOPHER, Notting Hill, Grocer High Court Pet Sept 7 Ord Oct 2
CHRISTIE, JAMES CHARLES, Barking, Essex, Traveller Chelmsford Pet Aug 8 Ord Oct 2
COLLINS, L N, Norton rd, Uxbridge High Court Pet Aug 14 Ord Oct 2
COLLISON, HENRY ALBERT, Norwich, Builder Gt Yarmouth Pet Oct 4 Ord Oct 4
COWLING, WILLIAM, Scarborough, Fisherman Scarborough Pet Oct 2 Ord Oct 2
CROCKWELL, WILLIAM HENRY BROWNBILL, Brooks's Bar, Stretford, Lancs, Surgeon Salford Pet Oct 3 Ord Oct 3
EVANS, DAVID, Swansea Swansea Pet Sept 19 Ord Oct 4
FELL, CHARLES HENRY, Leeds Leeds Pet Oct 3 Ord Oct 3
GIBSON, WILLIAM, Barnsley, Picture Framer Barnsley Pet Oct 2 Ord Oct 2
GREEN, HENRY JOHN, Charlton, Kent, Baker Greenwich Pet Oct 3 Ord Oct 3
GREENFIELD, NIMSHI, Worthing, Jobbing Gardener Brighton Pet Oct 3 Ord Oct 3
GRIFFITHS, WILLIAM HOWELL, Tylorstown, Glam, Collier Pontypridd Pet Oct 4 Ord Oct 4
HAMBLET, RICHARD, Warrington, Tobacconist Warrington Pet Oct 2 Ord Oct 2
HAND, THOMAS EDWARD, King's Norton, Worcester, Plumber Birmingham Pet Sept 21 Ord Oct 4
HEATON, WILLIAM, Bolton, Operative Cotton Spinner Bolton Pet Oct 4 Ord Oct 4
HITCHINGS & SON, Pembroke, Saddlers Pembroke Dock Pet Sept 5 Ord Oct 3
HOLT, WILLIAM, Swinton, Lancs, Builder Manchester Pet Oct 2 Ord Oct 2
HYDE, JOHN S, Sandleheath, Salisbury Salisbury Pet May 22 Ord Sept 19
KNIGHT, ARTHUR, Kettering, Vaccination Officer Northampton Pet Oct 4 Ord Oct 4
KNIGHT, EDWIN, Cinderford, Glos Gloucester Pet Oct 4 Ord Oct 4
KREMER, SOLOMON MORRIS, Bargoed, Glam, Furniture Dealer Merthyr Tydfil Pet Oct 4 Ord Oct 4
LLOYD, DAVID, Cardiff, Grocer Pontypridd Pet Sept 20 Ord Oct 4
LLOYD, FRANK THOMAS, Deptford, Fruiterer Greenwich Pet Sept 30 Ord Sept 30
LORD, SAM, Birkdale, Lancs Liverpool Pet Aug 16 Ord Oct 3
LYDFORD, A E, Horfield, Bristol, Builder Bristol Pet Sept 28 Ord Oct 2
MEADE, HOWARD, Altrincham, Chester, Draper Manchester Pet Oct 2 Ord Oct 2
MORGAN, EVAN LEONARD, Upper Boat, Glam, Builder Pontypridd Pet Oct 2 Ord Oct 2
MORRIS, MARK, Leeds, Fruit Hawker Leeds Pet Oct 2 Ord Oct 2
MYERS, JOSEPH, High st, Clapham Wandsworth Pet Aug 23 Ord Oct 3
NEWLAND, THOMAS WILLIAM, Quex rd, Kilburn, Fruiterer High Court Pet Oct 2 Ord Oct 3
PAGE, JAMES, Brighton, Coachman Brighton Pet Oct 3 Ord Oct 3
POWELL, HENRY ALBERT, Blackwood, Mon, Ironmonger Tredegar Pet Oct 4 Ord Oct 4
REED, FREDERICK SPENCER, Littlehampton, Commercial Traveller Brighton Pet Oct 2 Ord Oct 2
ROBSON, GEORGE, and JOHN SAMSON ROBSON, Newcastle on Tyne, Electrical Engineers Newcastle on Tyne Pet Oct 3 Ord Oct 3
SCOTT, GEORGE, West Hartlepool, Commercial Traveller Sunderland Pet Oct 2 Ord Oct 2
SCOTT, WALTER STANLEY, South Shields, Chemist Newcastle on Tyne Pet Sept 14 Ord Oct 3
SELLERS, GEORGE, Erith, Kent, Tobacconist Rochester Pet Oct 4 Ord Oct 4
SMITH, HAROLD OSBORN, Northampton Northampton Pet Oct 4 Ord Oct 4
SOMERS, GEORGE, Liversedge, Yorks, Boot Maker Dewsbury Pet Oct 3 Ord Oct 3
STARK, JOSEPH, Cuckfield, Farmer Brighton Pet Oct 3 Ord Oct 3
VARLEY, NATHANIEL, Leeds, Fruit Hawker Leeds Pet Oct 2 Ord Oct 2
VARLOW, WILLIAM ARTHUR, Sleaford, Lincs, Draper Boston Pet Oct 3 Ord Oct 3
VIDLER & CO, H, Mantilla rd, Tooting Common, Builders Wandsworth Pet Sept 8 Ord Oct 3
WILLIAMS, SARAH JANE, Llandilo, Carmarthen, Licensed Victualler Carmarthen Pet Oct 3 Ord Oct 3

FIRST MEETINGS.

ANGELINETTA, WILLIAM, Wootton Bassett, Wilts, Furniture Dealer Oct 16 at 2.30 Off Rec, 33, Regent circus, Swindon
ASHBY, WALTER BERTRAND, Derby, Builder Oct 14 at 11 Off Rec, 47, Full street, Derby
BROOKS, SAMUEL, Heywood, Lancs, Tea Dealer Oct 16 at 3 19, Exchange st, Bolton
CANDLER, ARTHUR CHRISTOPHER, Portobello rd, Notting Hill, Grocer Oct 17 at 12 Bankruptcy bldgs, Carey st
CHRISTIE, JOHN, Derby, Watchmaker Oct 14 at 11.45 Off Rec, 47, Full st, Derby
COLLINS, L N, Norton rd, Uxbridge Oct 16 at 11 Bankruptcy bldgs, Carey st
DELAYEN, WILLIAM LEON, Wallington, Insurance Agent Oct 17 at 11.30 24, Railway app, London Bridge
FAY, CYRUS, Plaistow, Essex, Chemist Oct 16 at 12 Bankruptcy bldgs, Carey st
GREENFIELD, NIMSHI, Worthing, Jobbing Gardener Oct 16 at 10.30 Off Rec, 4, Pavilion bldgs, Brighton
HAMBLET, RICHARD, Warrington, Tobacconist Oct 14 at 11.30 Off Rec, Byrom st, Manchester
HINES, ERNEST, Goodmayes, Ilford, Cycle Agent Oct 17 at 3 14, Bedford row
HOLME, WILLIAM, Halifax, Greengrocer Oct 18 at 2.30 Off Rec, Town Hall chmbrs, Halifax
JOHNSON, WILLIAM, Gt Grimsby, Marine Store Dealer Oct 17 at 11 Off Rec, St Mary's chmbrs, Gt Grimsby
LANDQUIST, JUSTUS FERDINAND, Westcliff on Sea, Essex, Timber Merchant Oct 16 at 12 14, Bedford row
LLEWELYN, LEWIS, Cefn y Crib, nr Crumlin, Mon, Farmer Oct 18 at 11 Off Rec, Westgate chmbrs, Newport, Mon
LUMB, JAMES ALFRED, Halifax, Pianoforte Manufacturer Oct 18 at 3 Off Rec, Town Hall chmbrs, Halifax
MOORE, GEORGE, Swansea, Grocer Oct 17 at 12.30 Off Rec, 31, Alexandra rd, Swansea
MORLEY, JOHN JAMES, Monkwearmouth, Sunderland, Fruiterer Oct 19 at 4 Off Rec, 3, Manor pl, Sunderland
MORRIS, MARK, Leeds, Fruit Hawker Oct 18 at 11.30 Off Rec, 22, Park row, Leeds
ODY, HENRY, Malmesbury, Wilts, Dealer Oct 16 at 3 Off Rec, 38, Regent circus, Swindon
PAGE, JAMES, Brighton, Coachman Oct 16 at 10 Off Rec, 4, Pavilion bldgs, Brighton
PAYNE, RICHARD, Wanborough, Wilts, Builder Oct 16 at 2 Off Rec, 38, Regent circus, Swindon
PENNY, FREDERICK THOMAS, Northfield, Worcester, Builder Oct 16 at 11 191, Corporation st, Birmingham
PERSDY, CHARLES ALBERT, Manchester, Portmanteau Manufacturer Oct 14 at 11 Off Rec, Byrom st, Manchester
REED, FREDERICK SPENCER, Littlehampton, Commercial Traveller Oct 16 at 11 Off Rec, 4, Pavilion bldgs, Brighton
ROBSON, GEORGE, and JOHN SAMSON ROBSON, Newcastle upon Tyne, Electrical Engineers Oct 14 at 11 Off Rec, 30, Mosley st, Newcastle on Tyne
ROSE, HERBERT, Loughborough Oct 16 at 12 Off Rec, 1, Berridge st, Leicester
SHARE, THOMAS, Walsall, Clothier Oct 17 at 11.30 Off Rec, Wolverhampton
STARK, JOSEPH, Cuckfield, Farmer Oct 16 at 11.30 Off Rec, 4, Pavilion bldgs, Brighton
STEELE, ALEXANDER JOHN, Bishop Auckland, Durham, Hairdresser Oct 19 at 3 Off Rec, 3, Manor pl, Sunderland
STRANGE, EMMA ELIZABETH, Brighton Oct 16 at 12 Off Rec, 4, Pavilion bldgs, Brighton
SUTHERAN, TOM, East Rainton, Durham, Licensed Victualler Oct 19 at 3.30 Off Rec, 3, Manor pl, Sunderland
THOMAS, JASON, Pentrepoth, Morriston, Swansea, Tailor Oct 17 at 12 Off Rec, 31, Alexandra rd, Swansea
VARLEY, NATHANIEL, Leeds, Fruit Hawker Oct 18 at 11 Off Rec, 22, Park row, Leeds
WILD, HENRY, Chapel Staithe, Gainsborough, Cycle Dealer Oct 19 at 12 Off Rec, 31, Silver st, Lincoln

ADJUDICATIONS.

AARONS, LAZARUS, Winchester pl, Kingsland, General Merchants High Court Pet Aug 31 Ord Oct 2
ALLTREE, THOMAS REGINALD, Buckton, nr Bridlington, Glass and China Dealer Scarborough Pet Oct 4 Ord Oct 4
BLOOM, DANIEL, JAMES BLOOM, and DANIEL BLOOM, jun, Liverpool, Builders Liverpool Pet July 22 Ord Sept 29
BROOKS, SAMUEL, Heywood, Lancs, Tea Dealer Bolton Pet Oct 2 Ord Oct 4
CABLE, CHARLES, Newport, Mon, Hairdresser Newport, Mon Pet Sept 16 Ord Oct 4
COWLING, WILLIAM, Scarborough, Fisherman and Confectioner Scarborough Pet Oct 2 Ord Oct 2
CROCKWELL, WILLIAM HENRY BROWNBILL, Brooks's Bar, Stretford, Lancs, Surgeon Salford Pet Oct 3 Ord Oct 3

DICKINSON, THOMAS BALSHAW, Blackpool, Stock Broker Preston Pet Sept 18 Ord Oct 3
EDMUNDS, THOMAS EDWARD, Saltley, Birmingham, Builder Birmingham Pet Sept 22 Ord Oct 3
FELL, CHARLES HENRY, Leeds Leeds Pet Oct 3 Ord Oct 3
GIBSON, WILLIAM, Barnsley, Picture Framer Barnsley Pet Oct 2 Ord Oct 2
GREEN, HENRY JOHN, Charlton, Kent, Baker Greenwich Pet Oct 3 Ord Oct 3
GREENFIELD, NIMSHI, Worthing, Jobbing Gardener Brighton Pet Oct 3 Ord Oct 3
GRIFFITHS, THOMAS, Lower Edmonton, Dairyman Edmonton Pet Aug 2 Ord Sept 30
GRIFFITHS, WILLIAM HOWELL, Tylorstown, Glam, Collier Pontypridd Pet Oct 4 Ord Oct 4
HEATON, WILLIAM, Bolton, Operative Cotton Spinner Bolton Pet Oct 4 Ord Oct 4
HOLT, WILLIAM, Swinton, Lancs, Builder Manchester Pet Oct 2 Ord Oct 2
KNIGHT, ARTHUR, Kettering, Vaccination Officer Northampton Pet Oct 4 Ord Oct 4
KNIGHT, EDWIN, Cinderford, Glos Gloucester Pet Oct 4 Ord Oct 4
KREMER, SOLOMON MORRIS, Bargoed, Glam, Furniture Dealer Merthyr Tydfil Pet Oct 4 Ord Oct 4
LLOYD, FRANK THOMAS, Deptford, Fruiterer Greenwich Pet Sept 30 Ord Sept 30
MEADE, HOWARD, Altrincham, Cheshire, Draper Manchester Pet Oct 2 Ord Oct 2
MORGAN, EVAN LEONARD, Upper Boat, Glam, Builder Pontypridd Pet Oct 2 Ord Oct 2
MORRIS, MARK, Leeds, Fruit Hawker Leeds Pet Oct 2 Ord Oct 2
NEWLAND, THOMAS WILLIAM, Quex rd, Kilburn, Fruiterer High Court Pet Oct 2 Ord Oct 3
NICHOLSON, JOHN, Albany st, Regent's Park High Court Pet Aug 14 Ord Sept 29
PADGETT, HERBERT HERMANN, Southport, Lancs Liverpool Pet July 29 Ord Oct 2
PAGE, JAMES, Brighton, Sussex, Coachman Brighton Pet Oct 3 Ord Oct 3
POWELL, HENRY ALBERT, Blackwood, Mon, Ironmonger Tredegar Pet Oct 4 Ord Oct 4
REED, FREDERICK SPENCER, Littlehampton, Commercial Traveller Brighton Pet Oct 2 Ord Oct 2
SCOTT, GEORGE, West Hartlepool, Commercial Traveller Sunderland Pet Oct 2 Ord Oct 2
SELLERS, GEORGE, Erith, Kent, Tobacconist Rochester Pet Oct 4 Ord Oct 4
SHARE, THOMAS, Walsall, Clothier, Draper and Boot Dealer Walsall Pet Sept 14 Ord Oct 3
SMITH, HAROLD OSBORN, Northampton Northampton Pet Oct 4 Ord Oct 4
SOMERS, GEORGE, Liversedge, Yorks, Boot Maker Dewsbury Pet Oct 3 Ord Oct 3
STARK, JOSEPH, Cuckfield, Farmer Brighton Pet Oct 3 Ord Oct 3
TAYLOR, WILLIAM JOHN, Forest Hall, Northumberland Newcastle on Tyne Pet Sept 1 Ord Sept 30
TUCKER, DOUGLAS FREDERICK, Blackpool, Confectioner Preston Pet Sept 15 Ord Oct 3
VARLEY, NATHANIEL, Leeds, Fruit Hawker Leeds Pet Oct 2 Ord Oct 2
VARLOW, WILLIAM ARTHUR, Sleaford, Lincs, Draper Boston Pet Oct 3 Ord Oct 3
WALKER, GEORGE WILLIAM, Sheffield, Boot and Shoe Dealer Sheffield Pet Sept 6 Ord Oct 3
WALLWORTH, JOSEPH FREDERICK COBDEN, Tunstall, Builder Hanley Pet Sept 6 Ord Oct 3
WILLIAMS, SARAH JANE, Llandilo, Licensed Victualler Carmarthen Pet Oct 3 Ord Oct 3

London Gazette.—TUESDAY, Oct. 10.

RECEIVING ORDERS.

BATEMAN, ROBERT, Greenheys, Manchester, Assistant Curator Manchester Pet Oct 6 Ord Oct 6
BINNS, HORACE WILLIAM, Gillingham, Kent, Plumber Rochester Pet Oct 5 Ord Oct 5
BONSEY, WILLIAM JOHN, and HERBERT RAIGENT, Walton on Thames, Builders Kingston, Surrey Pet Oct 4 Ord Oct 4
BRENNAND, THOMAS, Wavertree, Liverpool, Coal Merchant Liverpool Pet Sept 27 Ord Oct 7
BROCKLEHURST, W, Balham Wandsworth Pet Aug 23 Ord Oct 6
BUCKLEY, ALFRED, Leeds, Yorks, Pork Butcher Leeds Pet Oct 5 Ord Oct 5
BURNS, CHARLES EDWIN, Cathays, Cardiff, Marine Store Dealer's Assistant Cardiff Pet Oct 5 Ord Oct 5
CHARLES, CHARLES, Manchester, Clerk Manchester Pet Sept 13 Ord Oct 5
COBURN, CHARLES, Cambridge, Bricklayer Cambridge Pet Oct 5 Ord Oct 5
COTTON, THOMAS HENRY, Southsea, Hants, Carpenter Portsmouth Pet Oct 6 Ord Oct 6
DELNEVO, JOSEPH, High Wycombe, Bucks, Ice Cream Maker Aylesbury Pet Oct 7 Ord Oct 7
DONAT, ERNEST EMIL, Withington, Manchester, Mechanical Engineer Manchester Pet Aug 31 Ord Oct 5
EISISKI, SIMON NEHEMIAH, Rhyl, Flint, Tobacconist Bangor Pet Oct 5 Ord Oct 5
FARR, HENRY, Luton, Straw Hat Manufacturer Luton Pet Oct 5 Ord Oct 5
FARR, HENRY, jun, Luton, Warehouseman Luton Pet Oct 5 Ord Oct 5
FATEHMAHOMED, MAHOMED, Rupert st, Shaftesbury av, Licensed Victualler High Court Pet Oct 6 Ord Oct 6
GIBSON, SAMUEL, Aspull, Lancs, Labourer Wigan Pet Oct 5 Ord Oct 5
GOLLOP, SIDNEY BENNETT, Ledbury rd, Bayswater, Corn Merchant High Court Pet Oct 5 Ord Oct 5
GRUNDY, FRANCIS RICHARD, Birmingham, Butcher Birmingham Pet Sept 20 Ord Oct 5
HAMMOND, FREDERICK, Leicester, French Polisher Leicester Pet Oct 5 Ord Oct 5
HOWARD, PERCY STEPHEN, Charlton, Kent, Builder Greenwich Pet Oct 4 Ord Oct 4
HUGHES, JOHN, Dyserth, Flint, Manure Agent Bangor Pet Oct 4 Ord Oct 4
HUNT, JOSEPH RICHARD, and WILLIAM HENRY HUNT, Eccleston, nr Prescot, Lancs, Farmers Liverpool Pet Oct 5 Ord Oct 5
INGOLDBY, TOM, Gt Grimsby, Butcher Gt Grimsby Pet Oct 5 Ord Oct 5
LAMBERT, LAWRENCE, Stretford, Lancs, Coachman Salford Pet Oct 5 Ord Oct 5
LEACH, ALBERT OLIVER, Widnes, Ship Broker Liverpool Pet Oct 5 Ord Oct 6
LIGGETT, W HAMILTON, Birmingham, Provision Dealer Birmingham Pet Sept 21 Ord Oct 6
MEYER, CHARLES, Gt Portland st, Tailor High Court Pet Sept 13 Ord Oct 4
MORGAN, JOHN, Aberdare, Engineman Aberdare Pet Oct 7 Ord Oct 7
MORRIS, ROBERT JAMES, Leeds, Milliner Leeds Pet Oct 4 Ord Oct 4
PARRY, GEORGE, West Bromwich, Baker West Bromwich Pet Oct 5 Ord Oct 5
PREECE, GODFREY CHARLES MEYNELL, Neasden, Horse Dealer St Albans Pet Sept 16 Ord Oct 3
PUGH, JAMES, Llandebie, Carmarthen, Butcher Carmarthen Pet Oct 7 Ord Oct 7
REES, THOMAS EMLYN, Glanaman, Carmarthen, Carpenter's Apprentice Carmarthen Pet Oct 6 Ord Oct 6
ROBERTS, THOMAS, Miskin, Mountain Ash, Glam, Collier Aberdare Pet Oct 6 Ord Oct 6
SAXTON, JOSEPH, Hucknall Torkard, Notts, Plumber Nottingham Pet Sept 22 Ord Oct 6
SILK, HARRY CHARLES, Catford, Coal Dealer Greenwich Pet Oct 4 Ord Oct 4
SIMPSON, WILLIAM, Newcastle on Tyne, Grocer Newcastle on Tyne Pet Oct 6 Ord Oct 6
SMITH, JOHN THOMAS, Leeds, Furniture Dealer Leeds Pet Oct 4 Ord Oct 4
THOMAS, JOHN, St Paul's, Llanelly, Carmarthen, Chemical Worker Carmarthen Pet Oct 7 Ord Oct 7
TOWNSEND, CHARLES GALTON, Deal, Builder Canterbury Pet Sept 5 Ord Oct 5
WALLACE, G, Coldharbour ln, Camberwell High Court Pet Sept 11 Ord Oct 5
WALSH, BEATRICE, Birmingham, Provision Merchant Birmingham Pet Sept 26 Ord Oct 7
WATKINS, MARTHA MARY, Bishopston, Bristol, Lodging house Keeper Bristol Pet Oct 5 Ord Oct 5
WILLIAMS, CHARLES, Ely, Cambs, Cycle Agent Cambridge Pet Oct 6 Ord Oct 6
YOUNG, GEORGE WILLIAM, Gt Grimsby, Dental Mechanic Gt Grimsby Pet Oct 6 Ord Oct 6

Amended notice substituted for that published in the London Gazette of Sept 1:

THOMSON, JOHN CHARLES HEYS, Canterbury, Lieutenant Canterbury Pet July 29 Ord Aug 26

FIRST MEETINGS.

ALLSOP, ALFRED, West Kirby, Chester, Wheelwright Oct 18 at 12 Off Rec, 35, Victoria st, Liverpool
ALLTREE, THOMAS REGINALD, Buckton, nr Bridlington, Glass Dealer Oct 18 at 4.30 74, Newborough, Scarborough
ANDERTON, THOMAS EDWARD, Withington, Manchester, Commission Agent Oct 18 at 3 Off Rec, Byrom st, Manchester
BISHOP, ARTHUR EDWIN, Cardiff, Saddler Oct 20 at 3 117, St Mary st, Cardiff
BROWN, WILLIAM FRANK PERCY, Cadoxton, Barry, Grocer Oct 18 at 12 117, St Mary st, Cardiff
BUCKLEY, ALFRED, Leeds, Pork Butcher Oct 19 at 12 Off Rec, 22, Park row, Leeds
CAINE, MICHAEL, Croydon Oct 18 at 11.30 24, Railway app, London Bridge
CLINCH, ARCHIBALD WHEATLAND, Tonypandy, Glam, Fruiterer Oct 18 at 12 135, High st, Merthyr Tydfil
COOK, ALBERT JAMES, King's Heath, Worcester, Manufacturer Oct 18 at 12 191, Corporation st, Birmingham
COTTON, THOMAS HENRY, Southsea, Hants, Carpenter Oct 19 at 3 Off Rec, Cambridge junc, High st, Portsmouth
COWLING, WILLIAM, Scarborough, Fisherman Oct 18 at 4 74, Newborough, Scarborough
EDMUNDS, THOMAS EDWARD, Saltley, Birmingham, Builder Oct 18 at 11 191, Corporation st, Birmingham
EVANS, DAVID, Swansea Oct 19 at 11.30 Off Rec, 31, Alexandra rd, Swansea
EVANS, PERCY JOHN, Winforton, Hereford Oct 19 at 10 4, Corn sq, Leominster
FALKINGHAM, THOMAS, Kingston upon Hull, General Draper Oct 19 at 12 Off Rec, Trinity House ln, Hull
FATEHMAHOMED, MAHOMED, Rupert st, Shaftesbury av, Licensed Victualler Oct 19 at 11 Bankruptcy bldgs, Carey st
FELL, CHARLES HENRY, Kirkstall rd, Leeds Oct 18 at 12 Off Rec, 22, Park row, Leeds
FRAMPTON, ELENOR ROSETTA, Cowes, I of W, Fishmonger Oct 16 at 3.30 Off Rec, 67, High st, Cowes, I of W
GIBSON, WILLIAM, Barnsley, P cture Framer Oct 18 at 10.30 Off Rec, 7, Regent st, Barnsley
GOLLOP, SIDNEY BENNETT, Ledbury rd, Bayswater, Corn Merchant Oct 18 at 11 Bankruptcy bldgs, Carey st
GRIESHABER, WEIBERT, Neath, Glam, Licensed Victualler Oct 19 at 12.30 Off Rec, 31, Alexandra rd, Swansea
GRIFFITHS, WILLIAM HOWELL, Tylorstown, Glam, Collier Oct 20 at 12 135, High st, Merthyr Tydfil
HEATON, WILLIAM, Bolton, Operative Cotton Spinner Oct 20 at 3 19, Exchange st, Bolton
HODKIN, JOHN HENRY, Abbeydale, Sheffield, Joiner Oct 19 at 11.30 Off Rec, Figtree ln, Sheffield
HOLT, WILLIAM, Swinton, Lancs, Builder Oct 18 at 3.30 Off Rec, Byrom st, Manchester
JENKINS, FREDERICK CHARLES, Swansea, Hosiery Manufacturer Oct 19 at 12 Off Rec, 31, Alexandra rd, Swansea
KREMER, SOLOMON MORRIS, Bargoed, Glam, Furniture Dealer Oct 19 at 12 135, High st, Merthyr Tydfil
LAMBERT, LAWRENCE, Stretford, Lancs, Coachman Oct 18 at 2.30 Off Rec, Byrom st, Manchester
LAWRENCE, GEORGE, Ipswich, Baker Oct 20 at 2 36, Princes st, Ipswich
LYDFORD, A E, Horfield, Bristol, Builder Oct 18 at 11.30 Off Rec, 26, Baldwin st, Bristol
MEYER, CHARLES, Gt Portland st, Tailor Oct 18 at 12 Bankruptcy bldgs, Carey st
MILLER, ROBERT, Liverpool, Baker Oct 18 at 2.30 Off Rec, 35, Victoria st, Liverpool
MORRIS, ROBERT JAMES, Leeds, Milliner Oct 19 at 11 Off Rec, 22, Park row, Leeds
NEWLAND, THOMAS WILLIAM, Quex rd, Kilburn, Fruiterer Oct 19 at 12 Bankruptcy bldgs, Carey st
NEWMAN, HARRY, Wolverhampton, Fruiterer Oct 18 at 11.30 Off Rec, Wolverhampton
PARRY, JOSEPH, Liverpool, Master Cooper Oct 25 at 12 Off Rec, 35, Victoria st, Liverpool
POWELL, HENRY ALBERT, Blackwood, Mon, Ironmonger Oct 20 at 3 135, High st, Merthyr Tydfil
SCOTT, GEORGE, West Hartlepool, Commercial Traveller Oct 20 at 3 Off Rec, 3, Manor pl, Sunderland
SCOTT, WALTER STANLEY, South Shields, Chemist Oct 18 at 11.30 Off Rec, 30, Mosley st, Newcastle on Tyne
SIEVERS, FREDERICK, Liverpool, Warehouseman Oct 25 at at 2.30 Off Rec, 35, Victoria st, Liverpool
SIMPSON, WILLIAM, Newcastle on Tyne, Grocer Oct 18 at 11 Off Rec, 30, Mosley st, Newcastle on Tyne
SMITH, ARTHUR, Cardiff, Baker Oct 18 at 11 117, St Mary st, Cardiff
SMITH, GEORGE, Eton, Bucks, Tailor Oct 18 at 3 14, Bedford row
SMITH, JOHN THOMAS, Leeds, Furniture Dealer Oct 19 at 11.30 Off Rec, 22, Park row, Leeds
SOMERS, GEORGE, Liversedge, Yorks, Boot Maker Oct 18 at 10.30 Off Rec, Bank chmbrs, Corporation st, Dewsbury
TALBOT, SAMUEL JEFFERY, Hundon, Suffolk, Farmer Oct 18 at 2.30 Off Rec. 5, Petty Cury, Cambridge
THOMAS, DAVID, Cardiff, Builders Oct 20 at 12 117, St Mary st, Cardiff
VARLOW, WILLIAM ARTHUR, Sleaford, Lincs, Draper Oct 20 at 12 Off Rec, 31, Silver st, Lincoln
WALKER, GEORGE WILLIAM, Sheffield, Boot Dealer Oct 19 at 12 Off Rec, Figtree ln, Sheffield
WALLACE, GEORGE, Coldharbour ln, Camberwell Oct 19 at 11 Bankruptcy bldgs, Carey st
WATKINS, MARTHA MARY, Bishopston, Bristol, Lodging house Keeper Oct 18 at 11.45 Off Rec, 26, Baldwin st, Bristol
WILLIAMS, SARAH JANE, Llandilo, Carmarthen, Licensed Victualler Oct 21 at 12.15 Off Rec, 4, Queen st, Carmarthen

ADJUDICATIONS.

BATEMAN, ROBERT, Greenheys, Manchester, Assistant Curator Manchester Pet Oct 6 Ord Oct 6
BENNETT, GEORGE ALFRED, Colchester, Picture Frame Maker Colchester Pet Sept 9 Ord Oct 5
BERTRAND, HENRI PIERRE FRANCOIS, FERMIN, JOHN HENRI BERTRAND, and LOUIS VICTOR BERTRAND, West Bromwich, Brass Founders West Bromwich Pet July 25 Ord Oct 4
BINNS, HORACE WILLIAM, Gillingham, Kent, Plumber Rochester Pet Oct 5 Ord Oct 5
BUCKLEY, ALFRED, Leeds, Pork Butcher Leeds Pet Oct 5 Ord Oct 5
BURNS, CHARLES EDWIN, Cathays, Cardiff, Marine Store Dealer's Assistant Cardiff Ord Oct 5 Ord Oct 5
CANDLER, ARTHUR CHRISTOPHER, Notting Hill, Grocer High Court Pet Sept 7 Ord Oct 7
CHARLES, CHARLES, Manchester, Clerk Manchester Pet Sept 13 Ord Oct 7
CLEMENTS, HENRY THOMAS PHELPS, Weston super Mare, Hotel Proprietor Bridgwater Pet Sept 21 Ord Oct 7
COBURN, CHARLES, Cambridge, Bricklayer Cambridge Pet Oct 5 Ord Oct 5
COLLISON, HENRY ALBERT, Norwich, Builder Great Yarmouth Pet Oct 4 Ord Oct 7
COTTON, THOMAS HENRY, Southsea, Hants, Carpenter Portsmouth Pet Oct 6 Ord Oct 6
DELNEVO, JOSEPH, High Wycombe, Ice Cream Maker Aylesbury Pet Oct 7 Ord Oct 7
EISISKI, SIMON NEHEMIAH, Rhyl, Flint, Tobacconist Bangor Pet Oct 5 Ord Oct 5
EVANS, DAVID, Swansea Swansea Pet Sept 19 Ord Oct 5
FARLEIGH, WILLIAM GORDON, Hoylake, Cheshire, Financier Birkenhead Pet April 20 Ord Oct 5
FATEHMAHOMED, MAHOMED, Rupert st, Shaftesbury av, Licensed Victualler High Court Pet Oct 6 Ord Oct 6
FAY, CYRUS, High st, Plaistow, Chemist High Court Pet Sept 11 Ord Oct 5
GIBSON, SAMUEL, Aspull, Labourer Wigan Pet Oct 5 Ord Oct 5
GOLLOP, SIDNEY BENNETT, Ledbury rd, Bayswater, Corn Merchant High Court Pet Oct 5 Ord Oct 5
HAMMOND, FREDERICK, Leicester, French Polisher Leicester Pet Oct 5 Ord Oct 5
HAND, THOMAS EDWARD, King's Norton, Worcester, Plumber Birmingham Pet Sept 21 Ord Oct 7
HITCHINGS, GEORGE HENRY, Pembroke, Saddler Pembroke Dock Pet Sept 5 Ord Oct 7
HOWARD, PERCY STEPHEN, Charlton, Kent, Builder Greenwich Pet Oct 4 Ord Oct 4
HUGHES, JOHN, Dyserth, Flint, Manure Agent Bangor Pet Oct 4 Ord Oct 4
HUNT, JOSEPH RICHARD, and WILLIAM HENRY HUNT, Eccleston, nr Prescot, Lancs, Farmers Liverpool Pet Oct 5 Ord Oct 5
INGOLDBY, TOM, Gt Grimsby, Butcher Gt Grimsby Pet Oct 5 Ord Oct 5
LAMBERT, LAWRENCE, Stretford, Lancs, Coachman Salford Pet Oct 5 Ord Oct 5
LEACH, ALBERT OLIVER, Widnes, Lancs, Ship Broker Liverpool Pet Oct 5 Ord Oct 5
LEFEBRE, LOUIS ALEXANDER, Malverton rd, Old Ford rd, Jam Manufacturer High Court Pet Aug 17 Ord Oct 7
LEVY, CHARLES, Commercial rd, Grocer High Court Pet Sept 1 Ord Oct 5
LLOYD, DAVID, Cardiff, Grocer Pontypridd Pet Sept 20 Ord Oct 7
MALONE, HENRY L'ESTRANGE, Ebbsfleet rd, Cricklewood, Shop Fitter High Court Pet Aug 3 Ord Oct 6
MORGAN, JOHN, Aberdare, Engineman Aberdare Pet Oct 7 Ord Oct 7

MORRIS, ROBERT JAMES, Leeds, Milliner Leeds Pet Oct 4 Ord Oct 4

PARRY, GEORGE, West Bromwich, Staffs, Baker West Bromwich Pet Oct 5 Ord Oct 5

PUGH, JAMES, Llandebie, Carmarthen, Butcher Carmarthen Pet Oct 7 Ord Oct 7

REES, THOMAS EMLYN, Glanaman, Carmarthen, Carpenter's Apprentice Carmarthen Pet Oct 6 Ord Oct 6

ROBERTS, THOMAS, Miskin, Mountain Ash, Glam, Collier Aberdare Pet Oct 6 Ord Oct 6

SELBACH, LUDWIG PAUL, St James's sq High Court Pet July 27 Ord Oct 5

SILK, HARRY CHARLES, Catford, Coal Dealer Greenwich Pet Oct 4 Ord Oct 4

SIMPSON, WILLIAM, Newcastle on Tyne, Grocer Newcastle on Tyne Pet Oct 6 Ord Oct 6

SMART, FREDERICK, Luton, Straw Hat Manufacturer Luton Pet Sept 29 Ord Oct 5

SMITH, JOHN THOMAS, Leeds, Furniture Dealer Leeds Pet Oct 4 Ord Oct 4

STOPFORTH, JOHN DAWSON, Newtown, Wigan, Grocer Wigan Pet Aug 18 Ord Oct 6

THOMAS, JOHN, Llanelly, Carmarthen, Chemical Worker Carmarthen Pet Oct 7 Ord Oct 7

WALLACE, GEORGE, Coldharbour ln, Camberwell High Court Pet Sept 11 Ord Oct 7

WATKINS, MARTHA MARY, Bishopston, Bristol, Lodging house Keeper Bristol Pet Oct 5 Ord Oct 5

WILLIAMS, CHARLES, Ely, Cambs, Cycle Agent Cambridge Pet Oct 6 Ord Oct 6

YOUNG, GEORGE WILLIAM, Gt Grimsby, Dental Mechanic Gt Grimsby Pet Oct 6 Ord Oct 6

Amended notice substituted for that published in the London Gazette of Oct 3:

HINKS, ERNEST WARWICK, Goodmayes, Ilford, Cycle Agent Chelmsford Pet Sept 27 Ord Sept 27

THE LONDON SCHOOL OF LAW.

TUITION for BAR, SOLICITORS', UNIVERSITY, and other LAW EXAMINATIONS, ORALLY (class or individual) or by CORRESPONDENCE. For particulars of Classes and further information apply to the SECRETARY, 1, Old Serjeants'-inn, W.C.

LAW CLERKS' CERTIFICATE.—Attention is called to the issue of Revised Regulations. Prospectus, giving full particulars, can be obtained on application to the Secretary.

N.B.—The School provides Tuition for the Matriculation, Bar, Solicitors' and University Preliminary Examinations.

LAW. — Solicitor (Public School man) Desires Managing Clerkship in London; good general experience.—Apply, Box 525, care of R. F. White & Son, General Advertising Agents, 33, Fleet-street, E.C.

LAW.—Clerkship Wanted by Young Solicitor; experience in Trust, Conveyancing, and General Work; articled with leading provincial firm; highest references; salary £130.—B. C., care of "Solicitors' Journal" Office, 27, Chancery-lane, W.C.

SOLICITOR (30), admitted 1899, Conveyancer, with good knowledge of Chancery, Common Law, and Company Work, Desires Managing Conveyancing or other Clerkship; Articled, and for three years afterwards Managing Clerk with well-known City firm; subsequent experience in City and West End; satisfactory reason for leaving present firm; excellent references; salary £130-£150.—Box 836, care of "Solicitors' Journal" Office, 27, Chancery-lane, W.C.

A SOLICITOR in a large practice in a flourishing town in the West of England, for family reasons, wishes to move to or near London, and would Purchase a Share of an existing Partnership or Exchange Business.—Principals only reply to M. E. G., care of "Solicitors' Journal" Office, 27, Chancery-lane, W.C.

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PARTNER (Sleeping or Acting) Wanted in old-established West End Business; average profits for the last 17 years over £4,000 per annum; about £5 000 required; every investigation invited. – Principals only write Y. Z., care of Willing's Advertisement Offices, 73, Knightsbridge, S.W.

HESSION, Deceased.—Anyone having in his possession or having prepared a Will of Brigade Surgeon Thomas Oliver Hession, who died on the 13th of August, 1905, is requested to Communicate forthwith with Messrs. NICHOLSON & CROUCH, Solicitors, 17, Surrey-street, Strand, London, W.C.

FREDERICK ST. PIERRE PARISS, Deceased.—Any person having in his custody, or knowing of the existence of, a Will of Frederick St. Pierre Pariss, late of Hayter-road, Brixton-hill, S.W., Appledore and Felixstowe, and formerly of Priory-road, South Lambeth, S.W., who died on the 5th of September, 1905, is requested to Communicate with the undersigned, the Solicitors for the Next-of-kin of the Deceased.—Dated this 28th day of September, 1905.—DOWNEY & LEWELL, 28, Conduit-street, London, W.

LOANS ADVANCED, at moderate interest, on Freeholds and long Leaseholds.—Apply, MANAGER, Star Life Assurance Society, 32, Moorgate-street.

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LADY DETECTIVE, educated, experienced, Undertakes Private and Confidential Inquiries; Divorce, Commercial, &c.; strict integrity; moderate fees; male and female assistants.—Miss EASTON, 241, Shaftesbury-avenue, (two doors from) New Oxford-street.

CLEMENT'S INN, STRAND (overlooking the Green of the Law Courts).—Several Suites of Magnificent OFFICES TO BE LET, containing from one to sixteen rooms on the first floor, day and night service of lifts, constant supply of hot water; luncheons, teas, and dinners can be had at moderate prices; for rents and further particulars apply to ALBERT CRUNDALL & Co., Clement's-inn, Strand.

HOME FOR YOUNG LADIES requiring Care or Supervision, in well-appointed house of Lady Nurse; highly recommended by a Parent whose daughter has been there for nine years.—Write MATER, 20, Oxford-gardens, W.

ADVANCE of £3,000 Wanted on a high-class Hotel, 30 miles from London; fully-licensed free house; value £4,500.—Write A. B. C., care of Willings, Advertisement Offices, 73, Knightsbridge, S.W.

MORTGAGES at 3½ and 3½ per Cent.—£300,000 to be Advanced at former rate on Residential Estates, third margin, and £90,000, at latter rate, with half margin; can be split up to meet requirements.—Particulars to Messrs. MORDANT & MORDANT, 9 and 10, Fenchurch-street, London.

SOLICITOR holding numerous public and private appointments Wants £1,500, at 10 per cent., to pay out present partner; money secured by charge on the practice (worth £1,500 annually), Life Policy, and Equities worth £3,000. — Box 885, care of "Solicitors' Journal" Office, 27, Chancery-lane, London, W.C.

MONEY.—Mortgage Finance Required.—A Gentleman, having sound Freehold Properties and Land, wishes to Meet Capitalist or Solicitor having Funds available for Mortgages; principals only address E. DEAN, Brownings, Edenbridge, Kent.

MONEY.—To Solicitors.—Farrow's Bank Limited, founded to suppress 60 per cent. usury, Advances Money at low interest on securities which ordinary mortgagees do not accept.—Apply for particulars to FARROW'S BANK LIMITED, 29, New Bridge-street, London, E.C.

£250 BONUS will be PAID to a guarantor of £5,000 to be approved by bank; principals only.—Box 884, care of "Solicitors' Journal" Office, 27, Chancery-lane, W.C.

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ZOOLOGICAL SOCIETY'S GARDENS, Regent's Park, are OPEN DAILY (except Sundays), from 9 a.m. until sunset. Admission 1s., Mondays 6d. Children always 6d. Ladies or gentlemen may be elected Fellows of the Society. Entrance fee £5. Annual subscription £3, or composition fee £35.—For particulars apply to the SECRETARY, 3, Hanover-square, W.

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